

## PRIVACY STATEMENT

The following is Alpha's Privacy Statement, and as such conveys Alpha's stance on the handling of both personal information as well as credit-related information. If you would like to know more about the below material, you can contact Alpha by:

- Telephone: 1300 257 426
- Fax: 07 3868 2601
- email: [feedback@alphacompanies.com.au](mailto:feedback@alphacompanies.com.au)
- Post: GPO Box 1185, Brisbane, QLD 4001

When the Company collects, uses or discloses personal information (especially creditworthiness information) it is bound by the Privacy Act 1988 (Cth), including the Privacy (Credit Reporting) Code 2014.

### Personal Information (and creditworthiness information) Collection, Use and Sharing

The Company collects personal information about You for the purpose of providing services to You or someone else You know; assessing Your creditworthiness and the creditworthiness of related individuals; obtaining credit-reporting and creditworthiness information about You from credit-reporting bodies (CRBs) or other credit providers; providing You with promotional material and information; facilitating its internal business operations; analysing the Company's services and customer needs and because the Company is required or permitted by any law to do so.

In order to provide services to You, the Company may disclose Your personal information from time to time to:

- the Company's employees, contractors, and related and affiliated entities for the purpose of providing the Company's services, operating the Company's business, and fulfilling requests by You;
- service providers who assist the Company in operating its business and services, and such personal information will only be used to the extent necessary to perform the services;
- the Company's related entities and other organisations with whom the Company has affiliations so that those organisations may provide You with information about services and various promotions;
- CRBs such as Illion and Equifax, and debt collection agents;
- third parties to whom You have agreed the Company may disclose Your information;
- the police, any relevant government authority or enforcement body, for example, if the Company has reason to suspect that You have committed a breach of the Agreement, or have otherwise been engaged in any unlawful activity during the Rental Period, and

the Company reasonably believes that disclosure is necessary;

- third parties where required by law, binding regulation or court order; and
- a proposed or actual purchaser/newly controlling entity of a sale and/or transfer of control of all or part of the Company's business, where Your personal information is relevant to any part of the business for sale and/or transfer.

### External Service Providers and Overseas Disclosure

The Company is assisted by a variety of external service providers to deliver its services, some of whom may be located overseas. These third parties are too numerous to list, and they change from time to time. Some examples of the types of third-parties include:

- technology service providers including:
  - website analytics providers such as Google located in the US;
  - cloud service providers such as Marketo located in the US; and
  - hosting service providers such as Microsoft Dynamics and Flow located in Australia;
- developers, IT system administrators, and support staff, located in the Philippines. While the Company's developers and support staff rarely access live data, they may do so when troubleshooting complex support requests or bugs, or designing new functionality; and
- promotion or marketing service providers, such as Mail Chimp located in Australia.

You consent to this overseas disclosure and agree that by providing that consent, APP 8.1 under the Privacy Act 1988 (Cth) no longer applies. APP 8.1 requires entities to take such steps as are reasonable in the circumstances to ensure that the overseas recipient does not breach the APPs in relation to the information.

We are likely to disclose credit-related information or credit-eligibility information to our support staff located in the Philippines, and as otherwise permitted by law. Support staff in these locations are also bound by Australian Privacy Principles when dealing with personal and creditworthiness information.

### Information Standard: Disclaimer

If the personal information You provide to the Company is incomplete or inaccurate, the Company may not be able to provide You with the services You are seeking, including the ability to hire or lease the Vehicle you are interested in.

### **GPS Tracking and Immobilisation**

The Company may use GPS tracking or other electronic tools ('GPS Devices') to enable the Company to track the geographical location of its vehicles. By hiring an Alpha Hire Vehicle, You expressly consent to the Company using a GPS Device on the vehicle during the Rental Period where the Company sees fit. This will result in the Company using and retaining information from the GPS Device from time to time.

The Company may, where You are in breach of Your Agreement, and after considering any and all legislative requirements, use the installed GPS Device to immobilise the Vehicle. By hiring an or leasing an Alpha Vehicle, You expressly consent to this.

### **Privacy Policy**

The Company's Privacy Policy sets out more detailed information about how the Company and its related entities manages personal information (such as the types of personal information collected, the purposes and circumstances of its collection, the use and disclosure of that information, and how the personal information is secured), rights to access and correct that information and how You can make a complaint about a breach of the Australian Privacy Principles. The Privacy Policy is available at <https://www.alphafinance.com.au/privacy-policy/> or by contacting the Company at [feedback@alphacompanies.com.au](mailto:feedback@alphacompanies.com.au) or on 1300 257 426.

### **Statement of Notifiable Matters**

The Company's Statement of Notifiable Matters provides more information about Alpha's credit reporting, including the Credit Reporting Bodies (CRB's) to which Alpha is likely to disclose your credit information. Additionally, a customer has a right to access and correct information held about them, and may make complaints where they believe this information was collected unlawfully, or there was otherwise some breach of the relevant privacy or credit laws by Alpha. More details on this are available in Alpha's Credit Reporting Policy, the details for which are also made available in this Statement. The Company's Statement of Notifiable Matters is available at <https://www.alphafinance.com.au/statement-of-notifiable-matters/> or by contacting the Company at [feedback@alphacompanies.com.au](mailto:feedback@alphacompanies.com.au) or on 1300 257 426. You can request to have the Statement provided in an alternative form.

### **Credit Reporting Policy**

The Company's credit reporting policy provides more information about how the Company and its related entities manage credit-related information (including the types of credit-related information collected), and about access and correction rights in relation to that information and how to complain about breaches of the credit reporting requirements under the Privacy Act 1988 (Cth) and the Credit Reporting Code. The Company's credit reporting policy is available at <https://www.alphafinance.com.au/credit-reporting-policy/> or by contacting the Company at [feedback@alphacompanies.com.au](mailto:feedback@alphacompanies.com.au) or on 1300 257 426.

### **Important information about credit reporting**

The Company's website includes important information about credit reporting available at <https://www.alphafinance.com.au/credit-reporting-policy/>. This includes details about the credit reporting bodies that the Company deals with, and the Company's statement of notifiable matters under the Credit Reporting Code. The statement contains information about credit reporting, the kinds of information that the Company may give to CRBs (such as overdue payment information), how they may handle it, and what happens if You fail to meet repayment obligations or commit a serious credit infringement. It also includes details about access, correction and complaint rights regarding credit-related personal information and rights to prevent the use of credit-related information in certain circumstances, such as to request CRBs not to use it for the purposes of pre-screening of direct marketing by a credit provider, or if You are a victim of identity fraud. A copy of this information is also available from the Company on request.

### **Trading Names**

The Alpha Companies to which this policy applies are: Alpha Car Finance Pty Ltd (ABN 93 151 835 040) and AGLC Holdings Pty Ltd (ABN 24 115 911 683).

### **Last Updated**

This document was updated and/or last released on 15/01/2020.