

# 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

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

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. In this statement, Personal Information, Credit Information, and Credit Eligibility Information have the meaning given to them in the Privacy Act 1988 (Cth) (Privacy Act).

The Company may collect, use and disclose the Personal Information and credit-related information provided via Your application and this Agreement in accordance with the Privacy Act, the Privacy (Credit Reporting) Code 2014, and the Company's Privacy Policy ([www.alphafinance.com.au/privacy-policy](http://www.alphafinance.com.au/privacy-policy)) and Credit Reporting Policy available ([www.alphafinance.com.au/credit-reporting-policy/](http://www.alphafinance.com.au/credit-reporting-policy/)).

The Company may also collect additional Personal Information and credit-related information about You from third parties, such as third parties acting on Your behalf. The Company may obtain Credit Eligibility Information from a credit reporting body (CRB) or other credit provider, in order to assess the eligibility of Your application.

Generally speaking, the Company collects and uses Your Personal Information for the purposes of processing and assessing Your application, providing information, goods or services to You, administering and managing those services, facilitating the Company's internal business operations and fulfilling legal obligations, researching and developing the Company's goods and services, collating statistical data, providing You with information about other goods and services that the Company, and other organisations it has affiliations with, offer that may be of interest to You, and otherwise where required or permitted by law.

Generally speaking, the Company collects and uses Your credit-related information in order to process and assess Your application, providing You with credit, for securitisation-related purposes, for the Company's internal management purposes that are directly related to the management of the credit provided to You, where the Company reasonably believes You have committed a serious credit infringement, and where otherwise required or permitted by law.

Your Personal Information is also collected to advise or offer information on other goods or services that may be relevant and of interest to You. If You do not wish to receive these offers or information, please email [feedback@alphacompanies.com.au](mailto:feedback@alphacompanies.com.au).

The Company may disclose Your Personal Information and credit-related information to its employees, contractors, related affiliates and third parties who assist the Company in operating its business and providing information, goods and services to You, or as otherwise required or authorised by law. The Company may also disclose information to third parties acting on Your behalf.

The Company may also disclose Personal Information, Credit Information, and Credit Eligibility Information to CRBs, debt collection agencies and other third parties as set out in the Privacy Policy and Credit Reporting Policy. CRBs may include information disclosed to them in reports provided to other credit providers to assist them to assess Your creditworthiness.

The CRBs the Company is likely to disclose Your Personal Information, Credit Information, and Credit Eligibility Information to are:

- **Illion** (Contact details are available at [www.illion.com.au/contact-us/](http://www.illion.com.au/contact-us/)); and
- **Equifax** (Contract details are available at [www.mycreditfile.com.au/support](http://www.mycreditfile.com.au/support)).

### Information Standard: Disclaimer

If You do not provide the Company with your Personal Information, it may not be able to provide You with the goods and services or information You are seeking. If the credit-related information You provide is incomplete or inaccurate, the Company will not be able to assess Your application.

### 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 or leasing an Alpha Car Finance Vehicle, *You* expressly consent to the *Company* using a GPS Device on the vehicle during the Rental or Lease 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 or leasing an Alpha Car Finance Vehicle, *You* expressly consent to this.

**Note:** This privacy disclosure does not apply to Vehicles facilitated through the Ignition Vehicle Finance Agreement. Vehicles of this nature will not have a GPS installed.

### External Service Providers and Overseas Disclosure

The third parties who assist the Company to operate its business and provide You information, goods and services may change from time-to-time. Some, such as Google Analytics, Dotdigital, and We-Integrate are located overseas in countries such as the United States of America and New Zealand (respectively). The Company also uses developers and support staff located in the Philippines. The Company has taken reasonable steps to ensure these third parties have appropriate security for Your Personal Information.

### Notifiable Matters and Important Information

The Company's website includes information about credit reporting, including the CRBs to which the Company is likely to disclose Your Credit Information and Credit Eligibility Information, as well as the Company's Statement of Notifiable Matters (<https://www.alphafinance.com.au/statement-of-notifiable-matters/>). The Statement of Notifiable Matters contains information about how CRBs can use your Credit Information and Credit Eligibility Information, what happens if You fail to meet payment obligations, and when You can request a CRB not to use your Credit Information and Credit Eligibility Information.

More detailed information about the way the Company uses, discloses and secures Your Personal Information and credit-related information, how You can access and correct your Personal Information, Credit Information and Credit Eligibility Information, how You can make a complaint about a breach of privacy or the Credit Reporting Code and how the Company will deal with that complaint can be found in the Company's Privacy Policy and Credit Reporting Policy. These items can all be found on Alpha's website, or through the links provided above.

You can request to have the Statement of Notifiable Matters provided to You in an alternative form by emailing [feedback@alphacompanies.com.au](mailto:feedback@alphacompanies.com.au).

### 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 13/01/2021.

