

# OurAuto Privacy Policy

## Introduction

OurAuto is covered by the Australian Privacy Principles (APPs), as set out in the Privacy Act 1988 (as amended). The APPs govern the way that we collect, use, disclose, secure and provide access to personal information.

To comply with our obligations under the APPs, OurAuto has this Privacy Policy, which sets out how we manage privacy in our organisation.

OurAuto will review this policy from time to time, in order to update and continually improve our processes. If this policy is amended at any time, the updated version will be posted on our website at [www.ourauto.com.au](http://www.ourauto.com.au)

## Purpose of the Policy

OurAuto takes its obligations under the Privacy Act 1988 (as amended) seriously. We have privacy obligations to our customers and to the general public who use the services provided by OurAuto.

## Collection of Personal Information

OurAuto does not collect personal information unless it is necessary. We only collect personal information by means that are lawful, fair and unobtrusive. When practicable, personal information will only be collected from the individual concerned.

The type of information that OurAuto collects about you will depend on the nature of the service provided. When you contact OurAuto, you may provide us with any of the following types of personal information:

Name

Date of birth

Address

Email address

Telephone and facsimile number

Credit card and other bank details

Credit history

Occupation, position or job title

Details of memberships of trades associations, and

Other information which may be collected when you visit our website to read or download information, which may include your server address, domain name, the date and time of your visit to our site, the pages viewed and the information downloaded.

## Use of Disclosure of Personal Information

OurAuto will only use or disclose your personal information for the primary purpose of collection, or a related purpose, or where we are required or permitted to do so by law or where you have provided consent.

Personal information collected by OurAuto is used for business purposes only. OurAuto will not use your personal information other than for the purposes of:

Assessing any application (including credit application and credit worthiness) made to OurAuto by you or by an Applicant in respect of which you are a Director, Principal or Partner, or propose to act as a Guarantor.

Establishing and maintaining an account for you or your Organisation and managing that account and our relationship with you or your Organisation.

Administering OurAuto's dealings and potential dealings with Suppliers.

Managing delivery of product or services to you or your Organisation and to charge and bill you or your Organisation for them.

Processing your Orders.

Notifying credit providers of any default made by you or your Organisation.

Exchanging information with credit providers.

Registering a security under PPSA.

Receiving and processing payments.

Advising you about OurAuto's products and services or upcoming events at OurAuto.

Contacting you or your Organisation for direct marketing or other promotional purposes.

Resolving disputes.

Doing something that one would reasonably expect OurAuto to do using the information.

Sending the information to other service providers such as printers and mailing houses in connection with the purposes mentioned above.

Responding to persons who contact OurAuto with requests for information or queries.

Disclosing information to related companies based in New Zealand.

OurAuto will not provide your personal information to any other organisation for marketing purposes without your consent.

OurAuto may at any time and without your consent, disclose your personal information, including any payment defaults made by you, to any credit institution.

Without your consent we may disclose your information to:

- Outsourced service providers including but not limited to printing houses and mail-out services, billing and debt recovery services, financial institutions and information technology services
- Professional advisors such as lawyers, accountants and auditors
- Government authorities as required or authorised by law, and
- Related Motor Trades Associations in other Australian States.

OurAuto does not disclose personal information to any overseas organisations other than our New Zealand entities.

## **Data Quality and Security**

OurAuto will endeavour to ensure that the personal information we hold about you is complete, accurate and up to date. In order to assist us to achieve this, it is important that you advise OurAuto when your details change.

OurAuto may store your information in hard copy or electronic format, in storage facilities that we own and operate ourselves, or that are owned and operated by our service providers. OurAuto will take all reasonable steps to protect personal information from loss, misuse, or unauthorised access.

Some of the steps OurAuto has taken to protect the security of your personal information include:

- Computer and network security including passwords and other electronic barriers
- Physical restrictions on access to personal information such as security doors
- Policies for destroying or permanently de-identifying personal information no longer required (subject to legal requirements for retaining certain records), and
- Secure internal information handling processes.

## **Access to your personal information**

You have a right to access and correct personal information that we hold about you.

Access may involve permitting you to inspect or take notes or make photocopies of your personal information. To obtain access you will have to provide proof of your identity. This is necessary so that OurAuto can ensure that your personal information is not disclosed to any other person.

In some circumstances, OurAuto may not be able to provide access to your personal information. If this occurs, we will provide you with a written explanation. Requests for access to your personal information should be made in writing to the OurAuto Privacy Officer. There is generally no fee for access to personal information. However, in some cases a reasonable fee may be charged in order to recover costs if information has to be retrieved from archives or a large quantity of information has been requested.

OurAuto will respond to all requests for access within 14 days.

### **Complaint Process**

If you have any concerns about the way your personal information has been managed by OurAuto or if you believe that OurAuto has breached the APPs, you may make a complaint in writing to the Privacy Officer at:

OurAuto

Level 1, 464 St Kilda Road

MELBOURNE 3004

or email [info@ourauto.com.au](mailto:info@ourauto.com.au).

All complaints will be investigated within 14 days of receiving your complaint. If OurAuto has not handled your personal information in a way that is consistent with the APPs then we will take steps to remedy this immediately.

If you have any concerns about the way your complaint is being handled, you may contact the Office of the Australian Information Commissioner by email at [enquiries@oaic.gov.au](mailto:enquiries@oaic.gov.au) or telephone on: 1300 363 992.