

Privacy Policy

Driver Advantage Pty Ltd ABN: 45 169 285 572

DA Fleet Management Pty Ltd ABN: 34 608 470 757

DA Fuel Program Pty Ltd ABN: 86 608 360 372

‘**DA**’ is the reference used below for the above entities as the singular or multiple

In keeping with our Value of Respect, **DA** recognises the importance of the privacy of individuals who have dealings with **DA** such as customers, suppliers and employees. **DA** is bound by the Australian Privacy Principles, to the extent required by the Privacy Act 1988. This policy outlines how **DA** and its associated entities collect, use and manage personal information.

1.1 Personal information **DA** collects

DA collects personal information where reasonably necessary for its functions and activities. Personal information that **DA** may hold includes the following:

- name, address and contact details;
- date of birth;
- employment and income details;
- bank account details;
- details of the products and services provided to an individual by **DA**;
- details of an individual’s dealings with **DA**, including records of telephone, email and online interactions;
- credit-related personal information (see section 1.5 below).

1.2 How **DA** collects personal information

DA collects personal information directly from an individual where reasonable and practical. **DA** may also collect such information from other sources, including:

- other entities who provide services to **DA** related to the products and services provided to an individual by **DA**;

- publicly available sources of information;
- an individual's representatives (e.g. spouse, professional adviser);
- associated entities of **DA**.

1.3 How **DA uses personal information and to whom it is disclosed**

DA collects, uses and discloses personal information generally to provide an individual with products and services requested, and to respond to queries. **DA** may also use personal information to make an individual aware of **DA's** other products and services or offerings provided by **DA** in conjunction with its business partners or associates. **DA** may not be able to do these things without the individual's personal information. **DA** may also collect, use and disclose personal information in connection with potential or actual unlawful activity, misconduct or transfers of **DA's** business or assets.

DA understands the importance of keeping personal information private and only discloses such information to third parties in limited circumstances. Third parties with whom **DA** usually exchanges information include:

- credit providers and credit reporting agencies;
- an individual's representatives;
- **DA's** professional advisers including legal, accounting, auditing and business consulting advisers;
- government and regulatory authorities;
- subsidiaries of **DA** Limited.

DA also exchanges personal information with contractors who manage services provided to an individual on **DA's** behalf, or who provide services to **DA**, including:

- mailing services;
- billing and debt recovery functions;
- customer injury services;

- marketing functions;
- website, data management and technology services.

Parties to which **DA** discloses personal information may be located in Australia and other countries. As outlined below, web traffic information is disclosed to Google Analytics when you visit our websites and Google stores information across multiple countries.

1.4 Website usage information and cookies

When you use our website, **DA** collects certain standard information that is sent by your browser to our website. This includes technical information, such as your IP address, browser type, operating system, language, time zone setting, access times and any referring website addresses. We also use Google Analytics to collect this information about your interaction with our websites. For more about how Google collects and processes data, and your privacy choices with Google, please see Google's privacy policy and their information at www.google.com/policies/privacy/partners/

DA uses this information to administer our website and for internal operations, including troubleshooting, data analysis, testing, research, statistical and survey purposes. **DA** also collects certain information to provide users with a personalised experience when visiting our websites.

Through the use of a 'cookie', **DA** can record information about your visit to our website including the clickstream to, through and from our site (including date and time), the pages visited, page interaction information and methods used to browse away from the page. This information is used anonymously and in aggregate, and is collected and logged for statistical purposes. Through analysis of these records, **DA** is able to provide an improved service when users revisit our websites.

A cookie is a small data file that a website may write to your hard drive when you visit. A cookie file can contain information (such as a user ID) that the website can use to track the pages you have visited and your preferences. The only personal information a cookie can contain is information you personally supply. A cookie cannot read data from your hard disk or read cookie files created by other websites.

DA uses cookies to track user traffic patterns and to provide a better service for users when they visit the website.

Users can set their browsers to provide notification when a cookie is received, and the opportunity to accept or reject the cookie. Users can also refuse all cookies by turning the function off in their browsers, although this may affect your browsing experience.

1.5 Credit-related personal information

DA sometimes provides products and services to customers on credit. In connection with this credit, **DA** does in some cases handle certain consumer credit-related personal information described below (credit-related personal information), including information from credit reporting bodies (CRBs). For example, **DA** may handle this information in providing credit to sole traders, or where individuals such as directors provide personal guarantees for credit **DA** provides to their companies.

DA may collect and hold any types of credit-related personal information about an individual permitted under the Privacy Act, including:

- name, sex, date of birth, driver's licence number, employer and three most recent addresses;
- confirmation of previous information requests to CRBs made by other credit providers and credit insurers about the individual;
- details of previous credit applications, including the amount and type of credit and credit limit;
- details of current and previous credit arrangements, including credit providers, start/end dates and certain terms and conditions;
- permitted payment default information, including information about related payment arrangements and subsequent repayment;
- information about serious credit infringements (e.g. fraud);
- information about adverse court judgments and insolvency;
- publicly available information about the individual's credit worthiness;

- any credit score or credit risk assessment indicating a CRB's or credit provider's analysis of the individual's eligibility for consumer credit.

This information may include information about an individual's arrangements with other credit providers as well as with **DA**.

DA may disclose credit-related personal information to CRBs to assist the CRBs to maintain information about individuals to provide to other credit providers for credit assessments. **DA** may collect credit-related personal information from CRBs for purposes including, to the extent permitted by law, to assess relevant credit or guarantee applications, manage and review the credit or guarantee, assign debts, collect overdue payments and produce assessments and ratings in respect of the individual's credit worthiness. **DA** may also exchange credit-related personal information with guarantors, debt buyers and other credit providers.

The CRBs **DA** may use include:

- Equifax, PO Box 964 North Sydney 2059, NSW
www.mycreditfile.com.au, 138332;
- Creditorwatch, PO Box 276 Sydney 2001, NSW
www.creditorwatch.com.au, 1300 50 13 12.

Under the Privacy Act, individuals may request CRBs not to:

- use their credit-related personal information to determine their eligibility to receive direct marketing from credit providers; and
- use or disclose their credit information, if they have been or are likely to be a victim of fraud.

Please see other sections of this Privacy Policy for further information regarding access, correction, complaints, disclosures (including to other countries) of personal information and how we collect and hold personal information. This Privacy Policy is not intended to limit or exclude **DA's** obligations under the Privacy Act in relation to credit-related personal information. Additional privacy consents and notifications may also apply to credit customers and guarantors.

1.6 How DA stores personal information

DA stores personal information at its own premises and with the assistance of its service providers. DA maintains strict procedures and standards and takes a range of steps to prevent unauthorised access to, or disclosure of, personal information and protect an individual's information from misuse or loss. Once an individual's information is no longer needed by DA, reasonable steps are taken to destroy or de-identify it.

1.7 Accessing and updating personal information

In most cases an individual can gain access to or update personal information held by DA. To make a request to access or update personal information held by DA, contact DA in writing. DA may need to verify your identity. DA may charge a fee to cover the cost of retrieving and copying requested information.

1.8 Complaints and further information

Further information may be obtained about how DA manages personal information from the Privacy Officer (see contact details below). If an individual believes that DA has breached its privacy obligations or that individual's privacy rights in any way, a complaint can be made to the Privacy Officer (see contact details below). DA will endeavour to act promptly in response to a complaint.

1.9 DA contact details

Please contact DA about privacy-related issues by post or email:

The Privacy Officer
DA Pty Ltd
Level 19
1 Eagle Street
BRISBANE QLD 4000
Email: admin@driveradvantage.com.au

2.0 Updates to this Policy

This Privacy Policy may vary from time to time and changes will be published on www.driveradvantage.com.au.