

Privacy policy

Crampton Automotive (Quayside) Pty Ltd (ABN 82 098 717 787), trading as Quayside Motors (**Crampton**).

Privacy policy

In this privacy policy, the expressions “ **Crampton**”, “we”, “us” and “our” are a reference to Crampton Automotive (Quayside) Pty Ltd (ABN 82 098 717 787), trading as Quayside Motors.

This privacy policy applies to personal information collected by us. We are bound by the *Privacy Act 1988* (Cth), which governs the way private sector organisations collect, use, keep secure and disclose personal information.

This Privacy Policy is to inform people of:

- how and when Crampton collects personal information;
- how Crampton uses and discloses personal information;
- how Crampton keeps personal information secure, accurate and up-to-date;
- how an individual can access and correct their personal information; and
- how Crampton will facilitate or resolve a privacy complaint.

If you have any concerns or complaints about the manner in which your personal information has been collected, used or disclosed by us, we have put in place an effective mechanism and procedure for you to contact us so that we can attempt to resolve the issue or complaint. Please see paragraph 12 for further details.

We can be e-mailed at enq@cramptonautomotive.com.au or write to us at PO Box 770 Toowoomba, Qld 4350 or phone us on (07) 4690 0900 and our privacy officer will then attempt to resolve the issue.

We recommend that you keep this information for future reference.

1. What is personal information?

The *Privacy Act 1988* (Cth) defines “personal information” to mean information or an opinion, whether true or not, and whether recorded in a material form or not, about an individual whose identity is reasonably identifiable, from the information or opinion.

2. Sensitive Information

2.1 What is Sensitive Information?

- (a) Sensitive information is a subset of personal information. It means information or opinion about an individual’s racial or ethnic origin, political opinions, membership of a political organisation, religious beliefs or affiliations, philosophical beliefs, membership of a professional or trade association, membership of a trade union, sexual orientation or practices, criminal record, health information about an individual, genetic information, biometric information that is to be used for the purpose of automated biometric verification or biometric identification or biometric templates.
- (b) In general, we attempt to limit the collection of sensitive information we may collect from you, but depending on the uses you make of our products this may not always be possible and we may collect sensitive information from you in order to carry out the services provided to you. However, we do not collect sensitive information from you without your consent.
- (c) The type of sensitive information we may collect from you or record about you is dependent on the services provided to you by Crampton and will be limited to the purpose(s) for which it is collected. We do not use sensitive information to send you Direct Marketing Communications (as defined in paragraph 6 below) without your express consent.

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2.2 Consent to collection of certain types of sensitive information

We may collect certain types of sensitive information where you have consented and agree to the collection of such information.

Generally speaking, we will obtain this consent from you at (or around) the point in time in which we collect the information. If you are an employee, potential employee or contractor who may provide services to Crampton, we may be required to collection of the following types of sensitive information from you:

- (a) the criminal record of an individual;
- (b) the health or medical information about an individual; and
- (c) finger print scans of employees who are required to access specific systems,

but only to the extent that where you volunteer such information or if it is necessary for, or incidental to, the purposes of collection set out in paragraph 4.

3. Collection of your personal information

3.1 We only collect personal information that is necessary for what we do and we hold the personal information we collect within our own data storage devices or with a third party provider of data storage. The type of information we may collect from you includes depends ultimately upon the purpose of collection and we set out the general purposes of collection at paragraph 4 below.

3.2 The type of information we may collect from you includes (but is not limited to) the following:

- (a) your contact information such as full name (first and last), e-mail address, current postal address, delivery address (if different to postal address) and phone numbers;
- (b) details relating to your employment (if applicable) or your previous employment, which shall include, but is not limited to, obtaining your tax file number and superannuation details;
- (c) your date of birth and, if applicable, proof of your date of birth (including, but not limited to, driver's licence, passport, birth certificate);
- (d) details relating to your education and qualifications, if applicable;
- (e) any sensitive personal information listed in paragraph 2.2 **Error! Reference source not found.**
- (f) if applicable, details pertaining to your financial position, any bank account details, personal assets, investments and liabilities (including but not limited to any vehicles, land, properties) and to the extent applicable any bankruptcy (or similar) relating to you, along with any other information considered relevant by Crampton or its financing and credit provider;
- (g) if applicable, details, including but not limited to financial details, which shall include but is not limited to assets and liabilities (including but not limited to any vehicles, land, properties), relating to any companies you may own or have owned, be associated or involved with or have a previous association or involvement, and to the extent applicable any insolvency or administration, or similar, of any company relating to you, along with any other information considered relevant by Crampton or its financing and credit provider;

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- (h) any photographs or video footage taken at any of Crampton's premises or its surrounding premises;
 - (i) your opinions, statements and endorsements collected personally or via surveys and questionnaires, including but not limited to your views on the products and services offered by Crampton; and
 - (j) if you are requesting products or services from us or we are purchasing goods or services from you, then any relevant payment or billing information (including but not limited to bank account details, direct debit, credit card details, billing address, repayment information and invoice details).
- 3.3 As much as possible or unless provided otherwise under this privacy policy, we will collect your information directly from you. If we collect details about you from someone else, we will, whenever reasonably possible, make you aware that we have done this and why.
- 3.4 When you engage in certain activities, such as entering a contest or promotion, filling out a survey or sending us feedback, we may ask you to provide certain information. It is completely optional for you to engage in these activities.
- 3.5 Depending upon the reason for requiring the information, some of the information we ask you to provide may be identified as mandatory or voluntary. If you do not provide the mandatory data or any other information we require in order for us to provide our services to you, we may be unable to effectively provide our services to you.
- 3.6 If you use our website, we may utilise "cookies" which enable us to monitor traffic patterns and to serve you more efficiently if you revisit our website. A cookie does not identify you personally but may identify your internet service provider or computer. You can set your browser to notify you when you receive a cookie and this will provide you with an opportunity to either accept or reject it in each instance.
- 3.7 We may gather your IP address as part of our business activities and to assist with any operational difficulties or support issues with our services. This information does not identify you personally.

4. How we may use and disclose your personal information

- 4.1 We will only use or disclose your personal information for the primary purposes for which it was collected or as consented to and/or as set out below.
- 4.2 You consent to us using and disclosing your personal information to facilitate a purpose in connection with:
- (a) if required, the verification of your identity;
 - (b) the verification of your date of birth, if applicable;
 - (c) if applicable, your employment or potential employment with Crampton;
 - (d) the provision of our products and services to you, which shall include but is not limited to:
 - (1) contacting you to discuss your enquiry to purchase a vehicle from Crampton or enquiry regarding other products and services Crampton can provide to you;
 - (2) informing the manufacturer (for example GM Holden Ltd, Mitsubishi, Hyundai, Subaru, Suzuki or any of their related entities) of the purchase of your vehicle;

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- (3) the test driving of any of our vehicles;
- (4) the purchase of a vehicle from Crampton;
- (5) any warranty coverage for your vehicle;
- (6) any insurance coverage for your vehicle;
- (7) any roadside vehicle recovery and assistance for your vehicle;
- (8) if applicable, the management of any safety issues relating to the vehicle you have purchased;
- (9) any servicing that may be required for your vehicle, which shall include but is not limited to claiming against any warranty which may apply to all or part of your vehicle;
- (10) any parts sales or servicing enquiry;
- (11) the administration and management of our products and services, including charging, billing, credit card authorisation and verification, checks for financial standing, credit-worthiness (including but not limited to undertaking an assessment for credit loss and obtaining credit references, if applicable), fraud and collecting debts;
- (12) if applicable, acting as an intermediary for our finance and credit provider in the processing of any credit application to purchase any of our vehicles on finance, which shall include but is not limited to obtaining details, or the confirmation of those details:
 - (A) relating to your employment;
 - (B) pertaining to your financial position, including but not limited to any direct debit bank account details, personal assets and liabilities(including but not limited to any vehicles, land, properties), shareholdings of any companies;
 - (C) relating to any company you may own or have owned, be associated or involved with or have a previous association or involvement, including but not limited to financial details, assets and liabilities (including but not limited to any vehicles, land, properties), and checks on any former bankruptcy or association with any company that has entered into administration, receivership, liquidation or has been wound up;
 - (D) relating to reference checks from third parties, which shall include but not be limited to financial credit checks and other checks as referred to in paragraph 4.2(d)(2), personal references, trade references; and
 - (E) any other financial information which may be requested by us, for and on behalf of our finance and credit provider;
- (13) if applicable, the processing of your application to be guarantor in relation to a credit application or any other instance where you have agreed to act as a guarantor;
- (14) any complaints or disputes in relation to any credit facility offered to you;

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- (15) maintaining the value and protecting any assets provided as security for any obligations under the credit facility; and
- (16) to offer you updates, or other content or products and services that may be of interest to you;
- (e) to facilitate the administration and management of Crampton, including but not limited to:
 - (1) the use of your personal information collected in accordance with paragraph 3.1 in the administration and management of Crampton;
 - (2) assisting, and acting as an intermediary, in managing the credit that may be provided to you by our credit provider; and
 - (3) assisting our credit provider in managing credit risks and helping to identify and investigate illegal activity, such as fraud;
- (f) the improvement of our services (including to contact you about those improvements and asking you to participate in surveys about our products and services);
- (g) the maintenance and development of our products and services, business systems and infrastructure;
- (h) marketing and promotional activities by us and our related bodies (including by direct mail, telemarketing, email, SMS and MMS messages) such as our customer loyalty programs and newsletters;
- (i) to provide customer service functions, including handling customer enquiries and complaints;
- (j) to offer you updates, or other content or products and services that may be of interest to you;
- (k) our compliance with applicable laws;
- (l) the sale, and matters in connection with a potential sale, of our business or company to a third party; and
- (m) any other matters reasonably necessary to continue to provide our products and services to you.

4.3 We may also use or disclose your personal information and in doing so we are not required to seek your additional consent:

- (a) when it is disclosed or used for a purpose related to the primary purposes of collection detailed above and you would reasonably expect your personal information to be used or disclosed for such a purpose;
- (b) if we reasonably believe that the use or disclosure is necessary to lessen or prevent a serious or imminent threat to an individual's life, health or safety or to lessen or prevent a threat to public health or safety;
- (c) if we have reason to suspect that unlawful activity has been, or is being, engaged in; or
- (d) if it is required or authorised by law.

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- 4.4 In the event we propose to use or disclose such personal information other than for reasons in 4.1, 4.2, and 4.3 above, we will first seek your consent prior to such disclosure or use.
- 4.5 If you have received communications from us and you no longer wish to receive those sorts of communications, you should contact us via the details set out at the top of this document and we will ensure the relevant communication ceases. Any other use or disclosure we make of your personal information will only be as required by law or as permitted by the *Privacy Act 1988* or by this privacy policy or otherwise with your consent.

5. The types of organisations to which we may disclose your personal information

- 5.1 We may disclose your personal information to organisations outside of Crampton. Examples of organisations and/or parties that your personal information may be provided to include:
- (a) offshore service providers, if any;
 - (b) related entities and subsidiaries of Crampton;
 - (c) motor vehicle manufacturing companies, such as GM Holden Ltd, Mitsubishi, Subaru, Hyundai, Suzuki and their related entities, subsidiaries, dealers and third parties (including, but not limited to its data hosting service providers, to the extent applicable);
 - (d) your financial institution and in some circumstances, our financial institution;
 - (e) third parties, such as the Australian Taxation Office, external debt recovery agents or the Magistrates Courts;
 - (f) guarantors, if any;
 - (g) credit providers, including but not limited to Capital Finance Australia Limited (see paragraph 6 for further information);
 - (h) if applicable, credit reference and credit reporting bodies, such as Veda (see paragraph 6 for further information);
 - (i) third parties, including but not limited to manufacturers, providers of roadside assistance and other companies to assist with safety management and warranty claims;
 - (j) third parties, such as insurance companies or related entities for insurance policy, insurance claims;
 - (k) marketing consulting agencies, to assist with marketing and promotion of our goods and services; and
 - (l) our contractors and agents, including but not limited to our suppliers or other companies who assist us in providing our products and services to you.
- 5.2 Your personal information is disclosed to these organisations and/or parties only in relation to the goods or services we provide to you or for a purpose permitted by this privacy policy.
- 5.3 We take such steps as are reasonable to ensure that these organisations and/or parties are aware of the provisions of this privacy policy in relation to your personal information.

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6. Credit Information and our Credit Reporting Policy

- 6.1 The Privacy Act contains provisions regarding the use and disclosure of credit information, which applies in relation to the provision of both consumer credit and commercial credit.
- 6.2 When you apply for credit in relation to any vehicles you may purchase from Crampton, or where you agree to be a guarantor, we may need to (or our credit provider may need to) carry out credit reference checks in relation to you and/or your company. One of our checks will include, but is not limited to, obtaining a credit report about you.
- 6.3 To the extent necessary, you give your **express voluntary consent** to Crampton and its credit provider to obtaining credit reports about you from credit reporting bodies.
- 6.4 We use credit related information for the purposes set out in paragraph 4.2, which includes but is not limited to using the information for our own internal assessment of your credit worthiness.
- 6.5 To the extent we are required to keep a copy of your application for credit, we will store any credit information you provide us, or which we obtain about you, with any other personal information we may hold about you.
- 6.6 You may request to access or correct your credit information in accordance with the provisions of paragraph 1112.
- 6.7 Please see paragraph 12 if you wish to make a complaint in relation to our handling of your credit information.
- 6.8 Capital Finance Australia Limited obtains credit reports from Veda Advantage Information Services and Solutions Limited (Veda) and they can be contacted at:
- Address: PO Box 964
North Sydney NSW 2059
- Telephone: 1300 850 211
- Email: membership.query@veda.com.au
- Website: www.veda.com.au
- 6.9 Please refer to Capital Finance Australia Limited privacy policy and credit reporting policy in relation to their handling of your personal information.
- 6.10 Please see our Credit Reporting Policy **[INSERT HYPERLINK]** for further information as to the manner in which we collect, use, store and disclosure credit information.

7. Direct Marketing

- 7.1 You expressly consent to us using your personal information, including any email address you give to us, to provide you with information and to tell you about our products, services or events or any other direct marketing activity (including third party products, services, and events) (**Direct Marketing Communications**) which we consider may be of interest to you.
- 7.2 Without limitation clause 7.1, if it is within your reasonable expectations that we send you Direct Marketing Communications given the transaction or communication you have had with us, then we may also use your personal information for the purpose of sending you Direct Marketing Communications which we consider may be of interest to you.

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- 7.3 You expressly consent to us disclosing your personal information to other organisations (including but not limited to organisations such as those listed in paragraph 5.1) that may also use your personal information for sending you Direct Marketing Communications.
- 7.4 If at any time you do not wish to receive any further Direct Marketing Communications from us, or others under paragraph 7.3, you may ask us not to send you any further information about products and services and not to disclose your information to other organisations for that purpose. You may do this at any time by using the “unsubscribe” facility included in the email or by contacting us via the details set out at the top of this document.

8. Cross Border Disclosure

- 8.1 Any personal information provided to Crampton may be transferred to, and stored at, a destination outside Australia, including but not limited to the United States of America, Spain and other Countries in Europe, Africa, Oceania, South America, the Middle East and Asia where we or GM Holden may utilise third party service providers to assist us, or GM Holden with providing goods and services to you. Personal information may also be processed by staff or by other third parties operating outside Australia who work for us, or GM Holden, or for one of our suppliers, agents, partners or related companies.
- 8.2 By submitting your personal information to Crampton, you expressly agree and consent to the disclosure, transfer, storing or processing of your personal information outside of Australia. In providing this consent, you understand and acknowledge that countries outside Australia do not always have the same privacy protection obligations as Australia in relation to personal information. However, we will take steps to ensure that your information is used by third parties securely and in accordance with the terms of this privacy policy.
- 8.3 The *Privacy Act 1988* requires us to take such steps as are reasonable in the circumstances to ensure that any recipients of your personal information outside of Australia do not breach the privacy principles contained within the *Privacy Act 1988*. By providing your consent, under the *Privacy Act 1988*, we are not required to take such steps as may be reasonable in the circumstances. However, despite this, we acknowledge the importance of protecting personal information and have taken reasonable steps to ensure that your information is used by third parties securely and in accordance with the terms of this privacy policy.
- 8.4 If you do not agree to the transfer of your personal information outside Australia, please contact us by via the details set out at the top of this document.

9. Photographs and Closed Circuit Television

- 9.1 As indicated above in clause 3.2(h), Crampton may take photographs of you in or around our premises, and Crampton may use these for marketing and advertising purposes. Unless you otherwise advise us, you expressly agree and consent to the use of any photographs which may include you, for the aforementioned purposes, without compensation.
- 9.2 As part of the security system at the Crampton, a closed circuit television (CCTV) system is used at certain locations. Use of CCTV is integral to the Crampton’s security system. The CCTV images are stored for 60 days and may be viewed and used by Crampton in the event of any incident, accident or security requirement.

10. Data quality and security

- 10.1 We have taken steps to help ensure your personal information is safe. You will appreciate, however, that we cannot guarantee the security of all transmissions or personal information, especially where the Internet is involved.
- 10.2 Notwithstanding the above, we will take reasonable steps to:-

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- (a) make sure that the personal information we collect, use or disclose is accurate, complete and up to date;
- (b) protect your personal information from misuse, loss, unauthorised access, modification or disclosure both physically and through computer security methods; and
- (c) destroy or permanently de-identify personal information if it is no longer needed for its purpose of collection.

10.3 However, the accuracy of personal information depends largely on the information you provide to us, so we recommend that you:

- (a) let us know if there are any errors in your personal information; and
- (b) keep us up-to-date with changes to your personal information (such as your name or address).

11. Access to and correction of your personal information

11.1 You are entitled to have access to any personal information relating to you which we possess, except in some exceptional circumstances provided by law. You are also entitled to edit and correct such information if the information is inaccurate, out of date, incomplete, irrelevant or misleading.

11.2 If you would like access to or correct any records of personal information we have about you, you are able to access and update that information (subject to the above) by contacting us via the details set out at the top of this document.

12. Resolving Privacy Complaints

12.1 We have put in place an effective mechanism and procedure to resolve privacy complaints. We will ensure that all complaints are dealt with in a reasonably appropriate timeframe so that any decision (if any decision is required to be made) is made expeditiously and in a manner that does not compromise the integrity or quality of any such decision.

12.2 If you have any concerns or complaints about the manner in which we have collected, used or disclosed and stored your personal information, please contact us by:

- Telephone: (07) 4690 0900
- Email: enq@cramptonautomotive.com.au
- Post: PO Box 770, Toowoomba Qld 4350

12.3 Please mark your correspondence to the attention of the Privacy Officer.

12.4 In order to resolve a complaint, we:

- (a) will liaise with you to identify and define the nature and cause of the complaint;
- (b) may request that you provide the details of the complaint in writing;
- (c) will keep you informed of the likely time within which we will respond to your complaint; and
- (d) will inform you of the legislative basis (if any) of our decision in resolving such complaint

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12.5 We will keep a record of the complaint and any action taken in a Register of Complaints.

13. Consent

13.1 By using our website or by accepting the terms of one of our terms and conditions which refer to this privacy policy, you are agreeing to the terms of this privacy policy.

13.2 We reserve the right to modify our privacy policy as our business needs require. We will notify you of such changes (whether by direct communication or by posting a notice on our website), after which, your continued use of our products, services or website or your continued dealings with us shall be deemed to be your agreement to the modified terms. If you do not agree to our continued use of your personal information due to the changes in our privacy policy, please contact us via the details set out at the top of this document.