

## Credit Information and Credit Eligibility Information Policy

### **Introduction**

This policy applies to all personal credit information collected by QMGN Pty Ltd trading as Quayside Motors ABN 82 098 717 787 and its subsidiaries. Quayside Motors is committed to complying with the Australian Privacy Principles which govern the collection, use, storage and disclosure of personal information by businesses and allow individuals to access that information and have it corrected if it is incorrect. This policy explains how we meet this commitment.

### **The kinds of personal credit information and credit eligibility information we collect and hold**

The kinds of personal credit information and credit eligibility information we collect and hold may include your name, address, date of birth, employment details, telephone or mobile phone number, motor vehicle driver's license, collateral available, the length of time you have been in business, details of recent credit applications made, default information, legal actions and payment history.

### **How we collect and hold your personal information**

Where possible we will collect your personal information directly from you, for example if you make application for a credit account with us. Sometimes we may collect your personal information from third parties. Those third parties may include credit reporting agencies and other suppliers of goods and services to you. We have security measures in place to protect your personal information whilst under our control. These measures include controls around access to our premises and systems, requiring our employees to comply with this policy and requiring third party service providers to keep the information we provide to them confidential. Personal information is de-identified, deleted or destroyed securely when no longer required by us.

### **Why we collect and hold your personal credit information and credit eligibility information**

We will only collect and hold your personal credit information and credit eligibility information where it is reasonably necessary to enable us to assess your application for a credit facility and maintain your credit account. If you do not provide this information it may not be possible for us to provide you with a credit facility. The situations where we may collect and hold your personal information include:

- If you apply for or guarantee a credit account
- If your credit account terms or the terms of the credit account you have guaranteed and conditions need to be adjusted
- If you or the holder of the credit account you have guaranteed default on the credit account we have provided

### **Why we use and disclose your personal information**

We may use or disclose your personal information for the primary purpose for which it is collected e.g. to provide you with credit facilities you have requested we may share your personal information with our subsidiaries. We may disclose your personal information:

- To a credit reporting body
- To another supplier if they hold your consent to obtain a reference
- To a debt collector or solicitor in the event of default

### **How you can access your personal information and correct it**

You may request access to the personal information we hold about you. We will respond to your request within 30 days. If you believe the information is incorrect, incomplete or inaccurate you can contact us and ask us to correct it. If we refuse to give you access or correct it or restrict or limit your request we will explain why.

**Privacy complaints**

If you have a complaint about the treatment of your personal information please contact us in writing. It would assist us if you could indicate that you are making a "Privacy Complaint". We will investigate your complaint and respond within 30 days setting out the steps we will take to resolve your concerns. If you are not satisfied with the outcome you may ask the Office of the Australian Information Commissioner (OAIC) to investigate your complaint. Further information on the OAIC complaint process is available at [www.oaic.gov.au](http://www.oaic.gov.au).

**How to contact us for issues concerning privacy**

All questions or requests seeking more detailed information about the Quayside Motors Privacy Policy should be forwarded to: [privacy@quaysidemotors.com.au](mailto:privacy@quaysidemotors.com.au).

**Will we disclose your Personal Credit Information or Credit Eligibility Information to an Overseas Party?**

We will not, under any circumstances, without your express consent, disclose your personal credit information or credit eligibility information to any overseas party or to any other party that we believe may do so.

**Changes to this Privacy Policy**

This policy was last updated in January 2020. If we change this policy, we will post the updated policy on this site.