Privacy Policy Statement

Prosperity Smart Drive Pty Ltd - Abides by the Australian Privacy Principles (APP's) established under the Privacy Act 1988 (Cth)

prosperitysmartdrive.com.au

Table of Contents

Prosperity Smart Drive Pty Limited (“we”, “us”, “our”) is committed to protecting your privacy and handling your personal information in accordance with the **Privacy Act 1988 (Cth)** including the **Australian Privacy Principles (APPs)**. All terms defined in the Privacy Act 1988 (Cth) have the same meaning when used in this Privacy Policy.

INFORMATION WE COLLECT AND HOLD

The type of personal information we collect, hold and disclose will depend on the nature of your dealing with us, which include but is not limited to:

- Contact and identification information such as your legal name, residential address, phone and email, date of birth, marital status;
- Financial information related to your assets and liabilities, income, account balances, account activities, income streams, occupation, payment history and transactions with third parties;
- Proof of identity – Australian drivers' licence, visa and passport;
- Credit information such as consumer credit enquiries made with credit reporting bodies (such as Equifax) or other credit providers for the purpose of managing your application process;
- Employment details which can include your occupation, employment type, length of employment and details of your current and previous employer;
- Credit position and history for the purpose of satisfying the financier lending guidelines. This includes bankruptcy and defaults etc.

HOW WE COLLECT AND HOLD

We collect your personal information directly from you most of the time, however on occasion we may collect information about you from other sources.

We collect information:

- When you enquire and or apply through our website for products or services
- Do business with us or talk with us
- Visit our website
- Referrals from other individuals or entities

We only keep personal information that is necessary for us to complete the service or product you have enquire/applied for.

Our services or communications may contain links to third-party websites or services. The third-party operator's privacy policy will govern how they collect and use your information. Please review that policy before providing personal information.

PURPOSE OF COLLECTION

We collect, hold, use and disclose personal information that is necessary for us to provide you with our products and services such as (vehicle leasing, salary packaging and car finance) and are bound by the **Privacy Act 1988 (Cth).**

At the application stage, we collect, hold, use and disclose a broad range of personal information about the applicant which is necessary to enable us to consider each applicants eligibility for a novated lease and the administration of the novated lease. We obtain all or almost all that personal information from the applicant's employer and other parties such as salary packaging companies who are assisting the applicant to apply for a novate lease. We collect, hold, use and disclose your personal information where it is reasonably necessary, so that we can: obtain credit on your behalf, assess your credit rating and arrange an agreement between parties.

- Confirm your identity, communicate and manage our relationship with you;
- Provide all tasks associated with your application on products and services, including performing all necessary administrative tasks;
- Process and submit your application for credit with credit providers;
- Share your personal information with insurers, credit providers, Credit Reporting Bodies (CRB's) and any other third parties permitted or required by law;
- Market products and services provided by us and our related credit providers and bodies corporate, insurers and or suppliers;
- Comply with relevant laws, including Anti-Money Laundering and **Counter-Terrorism Financing Act 2006 (Cth),** rules and other subordinate instruments, **Personal Property Securities Act 2009 (Cth)**, and, where applicable, **National Consumer Credit Protection Act 2009 (Cth);**
- Conduct data analytics, research, risk management;
- Manage your credit (including debt collection and responding to hardship applications)
- We may undertake tasks for the Credit Provider which is reasonably necessary to manage your application for credit. When doing so, we are acting as agent for the Credit Provider.

In certain circumstances, you may voluntarily provide—or we may be required to collect—sensitive information, such as health-related details. For example, we may need this information to assess an application for financial hardship relief. This information will only be used for the specific purpose for which it was collected and handled in accordance with the **Privacy Act 1988 (Cth)**.

If you choose not to provide your personal information, we may be unable to deliver our services to you or your employer, respond to your enquiries, or communicate effectively.

If you provide us with personal information about another individual (e.g. a spouse or family member), you must ensure that the individual:

- Has been made aware of this Privacy Policy.
- Understands how their information may be used and disclosed.
- Has provided their explicit consent for you to share their personal information with us for the purposes outlined in this policy.

WHO WE DISCLOSE TO

We may share your personal information with third parties to deliver services, meet legal obligations, and manage business operations. These may include:

- Related companies and contractors, who are responsible for handling your information securely.
- Insurers, financiers, and credit reporting bodies
- Service providers such as IT, website hosting, and digital transaction platforms.
- Government bodies or legal authorities, when required by law or to protect our interests.
- Authorised representatives such as financial advisers or lawyers, guarantors, guardians and co-applicants.
- Your employer or guarantor, where relevant.
- Suppliers or parties with an interest in purchased goods.
- Professional advisers and collection agents, for outsourced functions.
- Repair and claims service providers, and referral partners.
- Superannuation solution partners, to comply with tax and superannuation laws.
- Other members of the wider Prosperity Group
- We may also manage information (including personal information) in the Philippines for the sole purpose of performing our services.

We may also disclose your information:

- When legally required or authorised.
- With your express or implied consent.
- As permitted under the Privacy Act 1988 (Cth).

ACCESS AND CORRECTION

If you believe or become aware that any personal information we hold is incorrect, incomplete, or inaccurate, you should contact our office and request amendments to your details. You may request correction of the personal information that we hold about you at any time but contacting us.

You are entitled to access your credit related information upon request in accordance with the Australian Privacy Principles (APP's). You also have the option to opt out of receiving direct marketing communications from us at any time.

COMPLAINTS AND CONTACT DETAILS

If you feel we have breached your rights under the Privacy Act 1988 (Cth) (in particular the Australian Privacy Principles) or we have not abided by this Privacy Policy you can contact us by the methods detailed below. Your complaint will be considered within 7 days and responded to within 30 days.

We request complaints about breaches of privacy be made in writing, so we can be sure about the details of the complaint.

It is our intention to use our best endeavors to resolve any complaint to your satisfaction, however, if you are unhappy with our response, you can lodge a dispute through the Office of the Australian Information Commissioner (OAIC) who may investigate your complaint further.

OVERSEAS DISCLOSURE

We may disclose your personal information, and credit-related information to overseas entities and or employees (located in the Philippines) including service providers located outside of Australia. If we do this, we ensure there are appropriate privacy, data handling and security arrangements in place to protect your information.

CREDIT REPORTING BODIES

We collect from, and share information with, the following credit reporting bodies. For more information about how they handle credit reporting information they hold about you, please visit their websites.

- Equifax Pty Ltd
- Experian Australia Credit Services Pty Ltd
- Illion Australia Pty Ltd

STORAGE AND SECURITY

We may store your personal information and credit-related information using secure electronic systems, which may include cloud based or networked storage solutions. Our staff are trained in how to keep your personal information safe.

We may also manage information (including personal information) in the Philippines for the sole purpose of performing our services. We use a variety of technical and organizational security techniques, including encryption and authentication to help with the protection and maintain the availability, security and integrity of individuals personal information.

ELECTRONIC COMMUNICATION CONSENT

Communications, documents, notices and approvals exchanged by email or via our online platforms shall be deemed valid and binding unless otherwise stated. You acknowledge that instructions and approvals given in this manner are enforceable to the same extent as if provided in writing and signed.

You authorise us to communicate with you electronically and to accept instructions and approvals via email or other agreed digital platforms. The recipient is responsible for virus checking emails and any attachments. There is a risk of non-receipt, delayed receipt, inadvertent misdirection or interception by third parties in any form of communication, whether electronic, postal or otherwise. We are not responsible for any such matters beyond our control.

CHANGES TO OUR PRIVACY POLICY

We may update this Privacy Policy from time to time to reflect changes in our practices or legal requirements. The latest version will be published on our website or made available on request.

CONSENT

By providing your personal information, you consent to its collection, use, storage, and disclosure as described in this notice and our Privacy Policy.

CONTACT US

If an individual has any questions about his Privacy Policy or any concern they may contact our Privacy Officer using the details set out below. Individuals can write to:

Prosperity Smart Drive Pty Limited
Attn: Privacy Officer
PO Box 234
Newcastle NSW 2330
P: 02 4907 7222
P: 1300 761 388
E: mail@prosperity.com.au

Newcastle
Level 2, 175 Scott Street
Newcastle NSW 2300
T 02 4907 7222
T 1300 761 388

Sydney
Level 11, 309 Kent Street
Sydney NSW 2000
T 02 8262 8700

Brisbane
Level 18, 333 Ann Street
Brisbane QLD 4000
T 07 3839 1755

Prosperity Smart Drive Pty Ltd | ACN 120 563 215