

PRIVACY AND CREDIT REPORTING POLICY

1. Our commitment to your privacy

The Porter Group (**we** or **us**) recognises that your privacy is very important to you and we are committed to protecting your personal information.

This policy applies to personal information we handle about our customers, visitors to our website www.portergroup.com.au, users of services we may from time to time provide, and members of the public. It provides information about the personal information we collect and the ways in which we use that personal information.

By accessing our website or using our services, you agree to be bound by the terms of this privacy policy.

This policy also includes our credit reporting policy, that is, it additionally covers how we manage your personal information collected in connection with a credit or finance application, such as details relating to your credit history, credit standing, credit capacity and credit worthiness, and any personal information that we subsequently collect in connection with your finance arrangements with us (**credit information**).

The "Porter Group" refers to the following companies, and any other company which from time to time may form part of the group:

- (a) Porter Equipment Australia Pty Ltd ACN 150 961 934;
- (b) Porter Property Group Pty Ltd ACN 117 394 564;
- (c) Porter Hire Pty Ltd ACN 150 943 794;
- (d) Porter Group Pty Ltd ACN 111 658 112;
- (e) Eagle Equipment Australia Pty Ltd ACN 103 595 115;
- (f) Construction Equipment Finance Pty Ltd ACN 139 800 392;
- (g) Porter Finance Australia Pty Ltd ACN 163 633 056; and
- (h) Hyundai Construction Australia Pty Ltd ACN 106 440 662.

This privacy policy applies to information collected by any of the companies within the Porter Group, and a reference to "we" or "us" in this policy refers to the relevant company which has collected the information.

2. The kinds of information we collect

The kinds of personal information we collect may include your name, date of birth, address, telephone number, e-mail address, employment related information including job title and work contact details, bank details and credit card details. Ultimately, the kinds of personal information we collect will depend on the dealings you have with us.

We may also collect information about your interests and preferences, other demographic information such as your gender, age and location, and anonymous information such as your IP address, browser type, and other software or hardware information. Generally this information is not personal information as it cannot be used to identify you.

You can choose not to provide your personal information to us, but generally the information we request from you is required in order for us to provide you the goods and services we offer.

Furthermore, if you apply for credit or finance, we may collect credit information about you. We may ask you for this information or we may obtain this credit information from credit reporting bodies such as Veda. This information may include:

- (a) default information;
- (b) credit infringement information;
- (c) personal solvency information (e.g. bankruptcy information);
- (d) court proceedings information (e.g. any default judgments entered against you); and
- (e) repayment history information.

We will not request access to credit information about you from a credit reporting body unless you authorise us in writing to do so, by completing an Account Application Form.

3. How we collect information

Generally we collect personal information when you voluntarily provide it to us, for example:

- (a) when you contact us via phone;
- (b) when you update an on-line profile that includes personal information such as your name and contact details; and
- (c) when you enter your personal information into forms (including on our website).

We may also collect personal information through publically available records, such as company and property searches.

Our website may use "cookies" (these are files that are implanted in your hard drive by some websites to store information about your web use patterns) to enhance or personalise our website services. These cookies may also be used to collect and store information about your usage of our website. We may in any case collect anonymous information that allows us to review information about the date, time and duration of visits to our website without identifying you. This information is generally automatically provided to us by your web browser.

4. How we use personal information

The primary purpose we collect your personal information is to:

- (a) verify your identity;
- (b) respond to your queries;
- (c) assess any application to open an account with us;
- (d) maintain our relationship with you;
- (e) send you statements and invoices;
- (f) collect payments from you;
- (g) provide you with information about our products and services;
- (h) conduct research for our own internal purposes; and
- (i) request credit information from a credit reporting body, trade references that you provide us and/or other credit providers named in an Account Application Form or credit report that we obtain from a credit reporting body.

We may also use your personal information to send you communications and contact you about our goods and services, programs, events, campaigns, functions or news updates that may be relevant or of interest to you.

From time to time we may also send you communications and information about third party products and offers. We will generally give you the option to opt-out of receiving promotional and marketing communications at the time you subscribe to our products and/or services. If you do not wish to be contacted for these purposes you can let us know at any time by contacting us at the details below. Every commercial electronic communication sent by us will contain a functional unsubscribe facility or otherwise allow you to easily opt out of such communications.

You agree that we may use your personal information for any of these purposes, and any ancillary or related purposes.

5. How we use credit information

We use the credit information that we obtain from you or a credit reporting body and information we derive from such information strictly for the purpose of assessing your application for credit or finance. If you do not authorise us to obtain credit information about you, we may be unable to assess your application and therefore your request may be refused.

We may disclose your personal information to credit reporting bodies where we are permitted to do so by law, for example, in circumstances where you fail to meet your payment obligations in relation to consumer credit. These credit reporting bodies may include any such information in reports provided to other credit providers to assist them to assess your credit worthiness.

6. The circumstances in which we may disclose personal information

So that we may use your information for the purposes identified above, we may disclose it to external providers of services, for example, providers of IT services. We may also outsource certain functions of our business from time to time, for example customer relationship management, and may disclose personal information to third parties as required in these circumstances.

We may disclose your personal information to the extent that we are required to do so by law, including in connection with any legal proceedings or anticipated legal proceedings, or in order to comply with any legal obligation, or to establish, exercise or defend our legal rights. We may sell, transfer, or otherwise disclose our database of personal information to an actual or potential successor entity, purchaser, or investor in connection with a corporate merger, consolidation, sale of our assets or a substantial part of our assets, share sale, investment transaction or other corporate rearrangement.

You agree that we may disclose your personal information in any of these circumstances. We disclaim all liability for any privacy breaches by third parties to whom we have disclosed your personal information in accordance with this policy.

You may withdraw your consent to use or disclose your personal information at any time. To withdraw this consent please contact us at the details below. Please note that withdrawing your consent may mean that we are unable to provide you with or continue to provide our services.

7. Do we transfer or disclose any personal information overseas?

Personal information that we collect may be transferred and stored outside of Australia, primarily in New Zealand. Your personal information may be transferred to a parent or related entity located in New Zealand.

The *Privacy Act 1988 (Cth)* (**the Act**) and corresponding Australian Privacy Principles ("APPs") require relevant Australian entities to ensure that, before disclosing personal information overseas, reasonable steps are taken to ensure that overseas recipients do not breach the Act or the APPs (APP 8.1). It is not always possible to ensure that overseas recipients will comply. We do not take any responsibility for the actions of overseas third party recipients of personal information. By agreeing to this Privacy Policy you are agreeing that your personal information may be disclosed overseas and that APP 8.1 will not apply to that disclosure. This means that you will not have recourse against us under the Act in the event that an overseas recipient of your personal information breaches the APPs.

Your personal information may also be transferred overseas if we sell, transfer or disclose our database of personal information to an actual or potential successor entity, purchaser or investor who is located or has offices overseas. It is not practicable to specify the likely countries in which recipients of information may be located in this regard.

8. Security of your personal information

Once in our possession, we take all reasonable precautions to protect the personal and credit information we hold about you from misuse, interference and loss and unauthorised access, modification or disclosure.

Whilst we endeavour to provide a secure online environment, there are inherent risks associated with the transmission of information via the internet and no data transmission over the internet can be guaranteed to be completely secure. We therefore cannot warrant the security of any information you provide to us over the internet and you do so at your own risk.

We encourage you to play an important role in keeping your personal information secure, by maintaining the confidentiality of any passwords and account details used on our website. It is your sole responsibility to maintain such confidentiality and we will not be liable for any damage, loss or expense suffered due to such disclosure.

9. Third parties

Our website may contain links to third party websites and social media features that are hosted by a third party. Links to other websites do not constitute sponsorship, endorsement or approval of the information found on those websites. You should evaluate the accuracy, relevance and suitability for your purposes of any such information. We are not responsible for the privacy policies or practices of third party websites, and your interactions with any social media features are governed by the privacy policies and practices of the hosting entities.

10. Access to and correction of your information

We aim to ensure that your personal and credit information is accurate, complete and up to date. To assist us, please contact us via the details below if any of your details provided have changed or if you believe that the information we hold is inaccurate.

You may request us to provide you with access to the personal or credit information we hold about you at any time. We will respond to your access request as soon as possible, however, prior to disclosing any such information it will be necessary for you to satisfactorily verify your identity.

There are exceptional circumstances where access to or correction of your personal or credit information may be refused by us such as where access would be unlawful. We will advise you of such circumstances if they arise.

11. Contact us

If you have any questions or complaints about this privacy policy or our treatment of your personal or credit information, or if you would like to access or amend your personal information, please contact us:

Telephone: 07 5540 6999
Address: PO Box 1002
Archerfield QLD 4108
Email privacy@portergroup.com.au

We will endeavour to:

- (a) provide an initial response to your query or complaint within 48 hours; and

(b) resolve your query or complaint within 10 business days.

If you are still not satisfied, you can contact the Australian Privacy Commissioner (see <http://www.oaic.gov.au/about-us/contact-us-page> or call 1300 363 992).

This policy will be reviewed from time to time to take account of new laws and/or changes to our operations. Any information we hold about you will be governed by our most current policy. We recommend that you periodically review this policy for any changes.