

PRIVACY POLICY

Citywide Finance & Leasing Pty Ltd (ABN 46 010 012 263)

Effective 12 March 2014. Last updated on 12 March 2014.

1. **General Policy Statement.** At Citywide Finance & Leasing Pty Ltd ("Citywide") we take your privacy very seriously and understand the importance of protecting your personal information. In doing so, we are bound by and comply with the thirteen Australian Privacy Principles contained in the *Privacy Act 1988* (Cth). This policy applies to information collected by Citywide Finance & Leasing Pty Ltd. It outlines how we collect and use personal information that we hold about you in accordance with the Australian Privacy Principles.
2. **What Personal Information do We Collect?** Personal Information is information which can reasonably identify you. We only collect personal information that is reasonably necessary for us to provide you with our services and products. If you do not provide us with the information we request, we may not be able to provide you with the services that you want. We may collect information such as your name, address, phone number, email address, tax file number, bank account details, such other information as we may require to confirm your identity, information about your financial assets, investments and transactions, and other information related to the specific services and products we provide our clients.
3. **How personal information is collected.** We generally collect your personal information directly from you when you apply for one of our services or products and provide us with your signed consent. We may also collect personal information about you from the issuer of specific services and products that we provide to you or from relevant government agencies. By using Citywide's services you are consenting to us collecting your personal information. We also collect personal information from you each time you initiate or maintain telephone or email communications with us. We may also collect non-personal information directly from you when you visit our website at www.citywidefinance.com.au. The non-personal information we collect includes:
 - (a) A visitor's server IP address and the domain name of the relevant internet service provider;
 - (b) The type of operating system the visitor uses;
 - (c) Pages accessed; and
 - (d) The date and time of the visit.This non-personal information is used to monitor usage of our website.
4. **Use of Personal information.** Citywide may use your personal information for the primary purpose of providing you with credit services and products, as well as for related purposes, such as:
 - (a) To verify your identity or transactions that you may enter into with us;
 - (b) To administer and manage the provision of our products and services to you;
 - (c) To comply with any applicable Australian laws and regulatory requirements, including complying with any lawful request made by a governmental authority, regulatory or enforcement agency, including in connection with legal proceedings or the prevention or detection of crime, fraud or other misconduct;
 - (d) To comply with Citywide's risk management policies and procedures;
 - (e) To conduct due diligence prior to providing you with your requested products and services;
 - (f) To provide you with regular updates on our service and product offerings by way of direct marketing;
 - (g) For research and developments purposes related to product planning and product delivery;
 - (h) Any other purpose related to the primary purpose.
5. **Disclosure of Information.** Citywide generally will not provide any of your personal information to third parties unless expressly consented to by you when you apply for our products and services. However, in the course of providing our products and services to you we may also disclose your personal information:
 - (a) To the issuers of the products and services we provide to you;
 - (b) To government regulatory authorities and enforcement agencies;
 - (c) Other related body corporates; or
 - (d) Where we are otherwise required or authorised to do so by law.
6. **Access to, Correction of, or Updating of Your Personal Information.** Generally, we will provide you with access to your personal information that we hold within a reasonable time-frame upon receipt of a written request. We may not grant access to you, if a relevant exception under the *Privacy Act* applies. If you believe that the personal information we hold is inaccurate, incomplete or out-of-date, contact us about your concerns. If we determine your concerns to be valid, we will update the personal information we hold within a reasonable timeframe. Alternatively, if we disagree with your concerns, we will note the issues on your records that we hold. You should keep us informed of any changes to your personal information, by notifying us in writing. From time-to-time we may request that you review, confirm and advise of changes to your personal information.

7. **Security of Information.** Citywide is committed to protecting your personal information from misuse and we take all reasonable steps to ensure your personal information is not misused, lost, or accessed or disclosed by unauthorised persons.
8. **Cross-border Disclosure of Personal Information.** We may transfer personal information to related bodies corporate and unaffiliated service providers in locations outside Australia's territorial jurisdiction in the course of storing, using or disclosing that information. When transferring your personal information to foreign jurisdictions, Citywide will take all reasonable steps to ensure the overseas recipient deals with that information in ways consistent with the Australian Privacy Principles. That being said, the overseas recipient may not have privacy protections exactly equivalent to those in Australia under the Australian Privacy Principles. By using Citywide's services and products you consent to Citywide making overseas disclosures of your personal information necessarily related to the primary purpose for which it was collected.
9. **Disposal of Personal Information.** If we no longer need to hold your personal information for the primary purpose, we will take reasonable steps to de-identify and then destroy that information. We may retain your personal information when required to do so under a relevant Australian law.
10. **Contacting Us and Making Complaints.** If you wish to contact us for any reason regarding our privacy policy, including to make a complaint about our handling of your personal information, you can do so by address our Compliance Manager in writing, setting out your complaint and your up-to-date contact details. Upon its receipt, our Compliance Manager will promptly investigate the matter and provide you with a response. If you are unhappy with our resolution of your complaint, and you are an individual located in Australia, you can contact the Office of the Australian Information Commissioner and make a further complaint.
11. **Changes to Our Privacy Policy.** From time to time it may be necessary to amend this privacy policy and we reserve our right to do so. Any changes will be made as required and we will advise you of the changes to our privacy policy by posting an updated version of our privacy policy on our website and by a personal notification of the changes.
12. **Contact Details.** If you have a question, comment or complaint regarding our privacy policy or procedures please contact us directly to discuss your concerns.

CITYWIDE FINANCE & LEASING PTY LTD

Privacy Officer

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HAMILTON NSW 4007

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