

Privacy Policy

"Panasales", "we", "us" and "our" refers to Panasales Pty Ltd ABN 50 011 053 142 and each of its related bodies corporate.

Panasales respects privacy and is committed to protecting personal information and privacy in accordance with its obligations under the Australian Privacy Principles (**APPs**) contained in the *Privacy Act 1988* (Cth) (**Privacy Act**).

This Privacy Policy explains how we collect your personal information, what we do with it, and most importantly, how it is protected.

Unless stated otherwise, this Privacy Policy is relevant to the personal information of our current and former customers, as well as other individuals we may deal with (for example, guarantors, directors and shareholders relating to our customers).

From time to time, it may be necessary for us to review and revise our Privacy Policy. We may notify you about changes to this Privacy Policy by posting an updated version on our website. For information about our management of your credit-related information, please see our Credit Reporting Policy which contains information about credit reporting, including the credit reporting bodies with which we may share your credit information.

If you have any questions about this Privacy Policy, please let us know by contacting us at:

Email: Debbie.forrest@panasales.net.au

Address: 4/457 Tufnell Road, Banyo, QLD, 4014

Phone: 07 3266 5200

1 What information do we collect?

Generally, the nature of the personal information we collect and hold, and where it comes from, will vary according to the circumstances in which we are dealing with you (for example, according to the specific product we are providing). This information may include:

- (a) information we collect directly from you, your guarantors, persons acting on your behalf, on a credit application or other documents or communications, such as your name, date of birth, residential addresses, telephone numbers, drivers license details, email and other electronic addresses, nationality, occupation, employment details and bank account details;
- (b) details of your business structure, years of operation, nature of business, ABN, ACN, registered office address, postal address, business telephone numbers, email and other electronic addresses, and other ownership details such as director or shareholders details and director IDs;
- (c) Australian or foreign government identifiers such as your tax file number, Medicare card number, passport number or pension card number (for example, to verify your identity at the time you request a product or service); or
- (d) location information, IP address and any third party sites you access when you visit our website.

2 How is your personal information collected?

We usually collect your personal information directly from you (for example on application documents, other documents or communications or when you use our website). We may also need to collect

personal information about you from third parties (such as credit references) for the purposes described below.

From time to time personal information is provided to us by members of the public or other entities without being requested by us. If we receive unsolicited information, we will handle it in accordance with APP 4.

3 Purposes for which we may collect, hold, use and disclose your personal information

We will only collect, hold, use and disclose your personal information as reasonably necessary for our business purposes and as permitted by law. These purposes may include:

- (a) processing a credit application with us or other related service request;
- (b) managing our products and services or other relationships and arrangements, including processing receipts, payments, and invoices;
- (c) evaluating and monitoring credit worthiness;
- (d) detecting and preventing fraud and other risks to us and our customers and assessing insurance risks and claims;
- (e) responding to enquiries about applications for our products or services;
- (f) understanding our customers' needs and offering products and services to meet those needs;
- (g) researching and developing our products and services, and maintaining and developing our systems and infrastructure;
- (h) assessing, processing and investigating insurance risks or claims;
- (i) dealing with complaints;
- (j) in order to be able to comply with various legal and regulatory requirements; or
- (k) enforcing our rights, including undertaking debt collection activities and legal proceedings.

4 Disclosure to third parties

Third parties to whom we disclose your personal information may include:

- (a) our agents, our related bodies corporate, third party funders, contractors, representatives or external service providers we engage (for example, technology service providers, our insurers, financial advisers, legal advisers or auditors);
- (b) the suppliers or retailers of any goods or services financed with credit we provide;
- (c) other financial institutions, superannuation funds, stockbrokers, debt collection agencies, custodians, funds managers and portfolio service providers or security registration bodies;
- (d) credit reporting bodies and participants in financial and payment systems, such as banks, credit providers, clearing entities and credit card associations;
- (e) any person acting on your behalf, including a financial advisor, lawyer and accountant;
- (f) government agencies or dispute resolution schemes that assist consumers in relation to credit;
- (g) regulatory bodies in Australia; or
- (h) your guarantors and security providers.

5 Security of your personal information

- (a) Your personal information may be stored either in hardcopy or electronically. Some of your personal information may be held on portable devices such as mobile phones, laptop computers or in diaries operated and held by our staff members.
- (b) Where we use our own storage facilities, we will take reasonable steps to ensure the security of your information.
- (c) Where we engage a third party service provider, we will make sure that appropriate data handling and security arrangements are in place.
- (d) We use a range of physical and electronic security measures to protect the security of the personal information we hold.
- (e) We are committed to keeping all personal information secure and have taken reasonable steps to prevent unauthorised access, modification or disclosure. We have implemented technology and security features to make our systems as secure as possible and to safeguard your personal information.
- (f) We take reasonable steps to destroy or permanently de-identify any personal information after it can no longer be used.
- (g) Please contact us immediately if you become aware or have reason to believe that there has been any unauthorised use of your personal information in connection with us.

6 Remaining anonymous or using a pseudonym

We understand that anonymity is an important element of privacy and some customers may wish to be anonymous when interacting with us. We also understand some customers may wish to use a pseudonym. Customers will have the right to remain anonymous or adopt a pseudonym when dealing with us. However, it is not always possible to remain anonymous or adopt a pseudonym in order for us to interact with you effectively, or properly provide our services. We will inform you when this is the case.

7 Marketing material

If you provide us or have provided us with your email address or mobile phone number, we may send correspondence to you containing marketing material. If you do not wish for us to send you such correspondence, please select the “unsubscribe” option in the email or contact us. We do not collect any personal information about you when engaging in our marketing activities.

8 Third party content

We may include links to third party content on our website and in other electronic communications. We have no control over the privacy practices of those third parties. Please check the website of each relevant third party for details of their privacy policies.

9 Requesting access to and correcting of your personal information

9.1 General

The APPs permits you to obtain access to the personal information we hold about you in certain circumstances and allows you to correct inaccurate personal information subject to certain exceptions.

9.2 Access to your personal information

- (a) Before giving you access to your records, we may require you to provide proof of your identity (including verification of your full name and other aspects of your personal information).

- (b) Upon your request, we will provide you with access to your personal information we hold if it is reasonably practicable to do so, within a reasonable period after your request is made.
- (c) If you would like to obtain such access, please contact us.

9.3 Corrections of your personal information

- (a) You can request that we correct personal information we hold. We will make corrections to your personal information we collect about you, if:
 - (i) we are satisfied that, having regard to a purpose for which the information is held, the information is inaccurate, out of date, incomplete, irrelevant or misleading; or
 - (ii) you request us to correct the information.
- (b) Within a reasonable period of time, we will take such steps (if any) as are reasonable in the circumstances to correct that information to ensure that, having regard to the purpose which it is held, the information is accurate, up to date, complete, relevant and not misleading.
- (c) If we refuse to correct your personal information, we will notify you in writing and provide you with reasons.

10 Overseas transfer

- (a) Your personal information will not be disclosed to recipients outside Australia unless you expressly request us to do so.
- (b) If you request us to transfer your personal information to an overseas recipient, the overseas recipient will not be required to comply with the APPs and we will not be liable for any mishandling of your information in such circumstances.

11 Complaint procedure

- (a) If you would like more information about the way we manage personal information that we hold about you or are concerned that we may have breached your privacy and wish to make a complaint, please contact us via email.
- (b) We will do our best to resolve your complaint as quickly as possible, and in any event aim to respond to you within 30 days. We may seek further information from you to clarify your concerns.
- (c) If you are not satisfied with our response to your complaint, you can refer the matter to the Office of the Australian Information Commissioner:

Online www.oaic.gov.au

Mail GPO Box 5218, Sydney NSW 2001

Phone 1300 363 992

Fax 02 9284 9666

Late updated: May 2023