



PRIVACY POLICY

This Privacy Policy applies to all personal information collected by Sayarne Pty Ltd (A.C.N 056 095 802) trading as Fleet Fitness. We take our obligations for protecting personal information seriously and we are committed to ensuring your privacy is assured when you deal with us.

1. Any reference herein to:

- (a) "personal information" has the meaning given to it in the under the Privacy Act 1988 (Cth) and means information or an opinion about an individual whose identity is apparent, or can reasonably be ascertained from the information or opinion ;
- (b) "us" or "we" means Fleet Fitness and any related companies.

2. The type of personal information we collect varies and it may be your name, address, telephone numbers, email address, work contacts, motor drivers license number and any other personal details you wish to provide. We do not try to collect sensitive information, but some people volunteer sensitive information anyway.

3. We may collect (directly and/or indirectly), use and/or disclose personal information about you for the following purposes:

- (a) Providing services to you, notification to you about changes to our services, product surveys or promotional mail to inform you of other products or services. More generally, we may also use such information for a purpose related to the primary purpose of collection and where it would reasonably be expected by you that we would use the information in such a way;
- (b) Assessing your application for commercial credit or your application to become a guarantor (whichever is applicable);
- (c) Administering and enforcing that credit or guarantee; and
- (d) Providing you with material about other products or services that we supply that may be of interest to you (provided that you may cancel our right to do this at any time by notifying our Privacy Officer to that effect).

4. In particular (but without limitation), subject to the Privacy Act 1988 (Cth) we may, for the abovementioned purposes:

- (a) Obtain consumer credit reports about you from credit reporting agencies in order to assess your application for commercial credit or you application to act as a guarantor (whichever is applicable);
- (b) Give to a credit reporting agency such personal information about you as the agency is permitted to include in your credit information file, including in particular your identity particulars, the fact (if applicable) that you have applied for commercial credit and the amount of such credit, the fact (if applicable) that you have applied to act as a guarantor, and permitted information about defaults committed by you;
- (c) Exchange personal information about you with any credit provider named by you as a reference or in any credit report issued by a credit reporting agency in order to:
 - (i) Assess your application for commercial credit or your application to act as a guarantor (whichever is applicable);
 - (ii) Assess your creditworthiness at any time; and/or
 - (iii) Avoid, manage, or give other credit providers notice of, defaults by you;
- (d) Exchange personal information about you with others who perform a function or service in connection with our collection, use or disclosure of such information, including introducers, suppliers of goods and services to which the proposed credit or guarantee arrangement with you relates, brokers, solicitors, accountants, insurers and underwriters, mailing houses, debt collection agencies, mercantile agents and valuers.
- (e) Exchange personal information about you with government departments and authorities, including those which administer records of birth, deaths and marriages, property holdings, drivers licences, electoral enrolments, corporate affairs, bankruptcies and court judgements;
- (f) If you are an applicant for commercial credit – exchange personal information about you with any person who proposes to guarantee your obligations to us; and
- (g) Exchange personal information about you with your referees or authorised representatives, including your agents, accountants, brokers and solicitors.

5. If you provide personal information about any other individual to us, you will ensure that the other individual is made aware that we have that information, our intended uses and disclosures of it, their rights of access to it and our contact details.

6. These acknowledgements and consents will continue until the purposes referred to in Paragraph 2 have been achieved.

7. Subject to some exceptions, you have a right to access personal information which we hold about you. You can arrange such access with our manager.

8. We reserve the right to change our Privacy Policy from time to time. We encourage you to refer back to this Privacy Policy regularly to review any amendments.

9. More information on privacy legislation or the National Privacy Principles is available on the Federal Privacy Commissioner's website at www.privacy.gov.au.