

Privacy Disclosure and Consent

Eclipx Group Limited and its subsidiaries, including Fleet Partners Pty Ltd, FleetPlus Pty Ltd and Fleet Choice Pty Ltd (together, “**Eclipx**”) collect, hold, use and disclose your personal information, in accordance with this Privacy Disclosure and Consent and its [Privacy Policy](#). Personal information is information about you, which identifies you and can include your credit history, how you have managed your obligations under previous credit agreements, information contained in a credit report about you, and information derived from that credit report.

Why Eclipx handles your personal information

Eclipx may collect, hold, use and disclose your personal information in order to:

- ▶ identify you;
- ▶ assess, complete and process any application you make to us;
- ▶ evaluate and monitor your credit worthiness;
- ▶ execute your instructions;
- ▶ process receipts and payments to service your accounts;
- ▶ arrange, assess, procure and investigate insurance cover, risks or claims;
- ▶ facilitate vehicle alterations;
- ▶ arrange vehicle delivery and aftermarket accessory fitment;
- ▶ respond to enquiries and otherwise manage our relationship with you;
- ▶ comply with our legal and regulatory requirements;
- ▶ enforce our rights including by engaging a debt collection agency;
- ▶ carry out our internal processes, including product development, risk management, pricing and administrative processes;
- ▶ identify you in accordance with our obligations under the *Anti-Money Laundering and Counter-Terrorism Financing Act*; and
- ▶ unless you ask us not to, contact you regarding other products that may be of interest to you.

Eclipx may also collect sensitive information about you, such as information about your health or criminal history, where it is necessary for us to provide its products and services to you. You consent to us collecting relevant sensitive information where it is necessary to do so. If we are unable to collect the necessary personal information about you, we may be unable to provide you with our products or services, or otherwise deal with you.

Exchanging your personal information generally

Where practicable, we aim to collect your personal information directly from you. This collection of information can take place in a number of ways, including for example, by registering for one of our websites or services or logging in to use one of our websites or submitting applications and other forms through our online services, by email, verbally and/or in hard copy.

Additionally, when you visit our websites and applications, we use “cookies” to provide you with better and more customised service and with a more effective website or application. For more information about how we do this, visit <https://www.Eclipx.com.au/terms-of-use>.

However, where we are unable to collect certain details from you, Eclipx may collect personal information from third parties, such as your employer. You are under no obligation to provide your personal information to us. However, if you do not provide this personal information we, or the relevant financier or insurer, may be unable to provide you with credit and/or services.

In providing its products and services to you, Eclixp will also disclose your personal information to third parties. The third parties with which we exchange your personal information in this way may include:

- ▶ your employer
- ▶ entities that can verify your identity and other personal information we hold about you. This may include using the Document Verification Service (DVS) to facilitate making an electronic request to, and receiving a response from, government agencies and other official record holders to determine whether your information matches details in records held by those agencies and other official record holders
- ▶ credit reporting bodies (see below)
- ▶ insurers (including motor vehicle insurers, mortgage insurers or trade insurers) and their underwriters
- ▶ distributors and dealers
- ▶ financial institutions
- ▶ your guarantors or prospective guarantors
- ▶ other credit providers
- ▶ debt collection agencies
- ▶ your agents, referees, advisers, executors and administrators
- ▶ our assignees, agents, contractors and external advisers
- ▶ law enforcement, regulatory and government bodies
- ▶ our related bodies corporate, business partners and other entities with which we have an alliance
- ▶ other entities that may wish to acquire, or have acquired, an interest in our assets or business, and
- ▶ other third parties where necessary to facilitate the provision of our products and services or the execution of your instructions.

We may also include your personal information on any registers relevant to the services we provide you, such as the Personal Property Securities Register.

Exchanging your personal information with credit reporting bodies

We may collect personal information about you from, and disclose it to, credit reporting bodies, including by:

- ▶ obtaining a credit report about you in order to assess an application for credit;
- ▶ providing, reviewing or managing your account or loans;
- ▶ considering whether or not to accept or continue to accept you as a guarantor for the purposes of an application for credit, and
- ▶ disclosing any failure by you to meet your payment obligations to us and/or the fact that you have committed fraud or other serious credit infringement.

The credit reporting bodies that we use include Equifax and Illion, whose contact and website details are below.

Equifax:

PO Box 964, North Sydney NSW 2059 Australia
138 332
equifax.com.au

Illion:

PO Box 7405, St Kilda Road, Melbourne VIC 3004 Australia
13 23 33
chc-au@illion.com.au
illion.com.au

Credit reporting bodies may include information which we provide to them in reports which it shares with other credit providers to assist them to assess your credit worthiness.

You can ask a credit reporting body not to use or disclose credit information it holds about you for a period of 21 days ('ban period') without your consent if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If you are applying to be a lessee or guarantor, you agree to Eclix accessing your personal information (including credit related information) held with a credit reporting body, even if there is a ban period in place, for the purposes of assessing an application you make to Eclix or in order to collect overdue payments.

Credit reporting bodies may use the personal information they hold about you to respond to requests from credit providers to "pre-screen" you for direct marketing. You can ask a credit reporting body not to do this, however, if you are a lessee you may still receive direct marketing information from us that has not been "pre-screened".

Providing personal information about other persons

When you give Eclix personal information about another person, such as your referees or spouse, you represent that you are authorised to do so and agree to inform that person:

- ▶ that Eclix has collected their personal information, and
- ▶ of the contents of this Privacy Disclosure and Consent.

Overseas disclosures

We may disclose your personal information to overseas recipients for administrative or other business management purposes. It is not practicable to list all of the countries to which your information may be transmitted from time-to-time, but in our case, your personal information (including credit-related personal information) may be transmitted between Australia and New Zealand, and it is likely that other such countries will include the United States, Japan, Singapore and Hong Kong.

Eclix Privacy Statement

You have a right to access and seek correction to the information that Eclix holds about you, and to make a complaint about the way in which we handle your personal information. Details about how to exercise these rights, and how we deal with complaints are contained in our Privacy Policy at <https://www.EclixGroup.com.au/privacy-policy>. For more information, you can contact our Privacy Officer at:

Mail:

Privacy Officer Eclix Group
Level 6, 601 Pacific Highway
St Leonards NSW 2065 Australia

Email:

privacy.officer@eclix.com