

LEASELINK BUSINESS FINANCE

privacy policy

OUR GUARANTEE

Leaselink Business Finance Pty Ltd
A.B.N. 99 086 528 903

www.leaseink.com.au

Free call 1800 119 911

Your finance advantage...

We are committed to protecting your right to privacy.

At Leaslink we believe an individual's right to keep their personal information private is very important. We are committed to protecting and maintaining the privacy, accuracy and security of your personal and financial information.

This is why we have developed our privacy policy to explain our commitment to you.

This privacy policy outlines to you all the ways in which Leaselink aims to protect your personal information and what sort of personal information we hold about you, for what purposes, how it is collected, held used and disclosed. Personal information is any information including an opinion that can be used to identify an individual or can be linked to an individual.

If you would like more information, or would like to access the personal information we hold about you, you may do so by contacting us by clicking on the "Contact Us" link within our Web Site.

How we collect your information and what sort of information we collect

- We will only collect personal information relevant to our business relationship with you. There is some personal information, which is necessary for us to collect to be able to provide you with a specific product and service. If you do not provide this personal information we may not be able to provide you with the product or service you have requested.
- Depending upon the products or services you have requested, some examples of the type of information we collect are your name, address, and contact details, date of birth, employment and financial information such as your income, expenses, debit and credit history.
- If it is reasonable and practicable to do so, we collect personal information directly from you. How we collect your information will depend upon how you interact with us. We may collect it through application forms, telephone and internet contact and in person through your visits to our office.
- There are occasions where we may need to collect personal information from other parties with or without your direct involvement. Depending upon the product or service you have requested, some examples of the persons or organisations from which we may collect personal information include:
 - publicly available sources of information (such as telephone directories);
 - your representative (such as a legal adviser or accountant);
 - third party brokers (such as insurance brokers and mortgage brokers);
 - credit reporting agencies and;
 - government reporting agencies (such as the Land Titles Office)
- The collection of sensitive personal information is restricted by the provisions of the Privacy Act. This means we will not collect any sensitive information, such as personal information relating to your religious views, ethnicity, political opinion, criminal record, health personal information or sexual preference, unless this is necessary to provide you with a specific product or service and you have consented to that collection.
- We collect statistical information on website activity, such as the number of users who visit, the date and time of visits, the number of pages viewed and how users navigate through the site. No attempts are made to identify anyone browsing our web site. This information is collected through the use of Web Server Logs.
- When you telephone us, we may also monitor and/or record telephone calls for the purposes of staff training and verification of statements.

How we use your information

- When we collect personal information from you, we will inform you of the purposes for which it is collected. Primarily, this will be to provide you with the product or service you have requested and the administration of that product or service.
- We may use your personal information to;
 - inform you about other products and services offered by the Leaselink Group. However, you can notify us at any time if you do not wish to receive this information;
 - carry out our business which includes performing our internal administration and operations including accounting, risk management, record keeping, archiving, systems development and testing and staff training;
 - develop new products and services;
 - undertake planning, research and statistical analysis;
 - assist you in your queries;
 - prevent fraud and crime in relation to your accounts and;
 - fulfil our legal requirements (for example: disclosure to law enforcement agencies or the courts)

Disclosing your personal information

- We may need to disclose your personal information to another person or organisation. However, we will only disclose your personal information where we are allowed to or obliged to do so by law or where we have your express consent.
- You give express consent when you clearly and unmistakably state so in writing or when speaking to us.
- Where we disclose your personal information to organisations that perform specific essential services for us, for example mailing or credit checks, we limit this disclosure to the information they need to perform the service. Importantly, we bind these companies through contractual arrangements to the same standard of care as we uphold ourselves. They are only given the right to use the personal information for the specific service or function that they are performing and cannot legally provide or use this information for any other purpose.
- Depending on the products or service you have requested, we may exchange information about you with, for example,
 - agents, contractors and external service providers of the Leaselink Group;
 - authorized representatives of the Leaselink Group;
 - other financial institutions;
 - credit reporting agencies;
 - debt collecting agencies;
 - payment systems operators;
 - regulatory bodies, government agencies and law enforcement bodies;
 - agents acting on your behalf, including your legal adviser and financial adviser;
 - your executor, administrator, trustee, guardian or attorney;
 - insurers or re-insurers;
 - superannuation funds; and
 - other organisations or firms, who jointly with us, provide products or services to you
- We share your personal information with other members of the Leaselink Group. The Leaselink Group means Leaselink Business Finance Pty Ltd and its wholly owned subsidiaries. All members of the Leaselink Group are bound by this privacy policy.

Marketing our products to you

- We may use your information to offer you products and services that we believe meet your needs. However, you can notify us at any time if you do not wish to receive these offers. We will act promptly on your request which you can make by calling us on 1800 119 911 or by sending an email to enquiries@leaselink.com.au or by visiting our office.

Quality of information

- We maintain your personal information by taking reasonable steps to make sure that the personal information collected, used and disclosed is accurate, complete and up to date. So that we can maintain the accuracy of your personal information at all times, we ask that you notify us immediately when you change your contact details such as your telephone number and address.

Your personal information is secure

- We will take reasonable steps and up to date techniques and processes which meet current industry standards, to protect your personal information from misuse, loss and unauthorized access, modification and disclosure.
- Only employees of the Leaselink Group and those who perform services on our behalf are authorized to handle or have access to your personal information. All Leaselink employees are bound by both the Leaselink Code of Conduct and by confidentiality clauses in their employment agreements. Those who perform services on our behalf are also bound by privacy and confidentiality agreements.
- Paper documents are protected from unauthorized access or use through the various security systems that we have over our physical premises. We also maintain up to date computer and network security systems with appropriate firewalls, encryption technology and passwords to protect electronic copies of personal information.
- When we seek personal information from you and discuss your personal financial affairs, we will minimize the opportunity for other people to overhear our discussion.
- We will take reasonable steps to destroy personal information in a secure manner or remove identifying features from it, if it is no longer required by us. This is subject to any legal obligations we have to retain information for a certain period of time.

Website security

- In order to protect your personal information online, we use up to date and secure technology methods.
- When we capture your personal information it is passed through our secure server using encryption technology which scrambles the personal information to ensure it is protected over the internet.
- Stored personal information about you is further protected from unauthorized access through the use of multiple firewalls, secure passwords and sign-in processes.

For more information about how your privacy is protected when you use our website, please visit www.leaselink.com.au and locate our Internet Privacy Policy.

Government identifiers

- You can access most of the personal information we hold about you and request corrections.
- This right is subject to some exceptions. For example, you may not be able to obtain access to personal information which
 - would reveal personal information about another person;
 - would reveal a commercially sensitive decision making process;
 - we are prevented by law from disclosing.
- You can request access to your personal information by visiting our office, or telephoning us on free call 1800 119 911. This service is free unless the personal information you request requires research or preparation time. Before we act upon requests of this nature, we will provide you with an estimate of how much this service will cost and obtain your agreement before proceeding.

What to do if you think we have made an error

- The Leaselink group is bound by the Commonwealth Privacy Act and the ten National Privacy Principles for the handling of personal information, which are set out in that Act. Our policies, processes and systems have been developed to ensure we comply with all our obligations under the Privacy Act.
- Sometimes, human errors do occur. If you think we have not lived up to our policy, we invite you to contact us by telephone on free call 1800 119 911, email us at enquiries@leaselink.com.au or visit our office.

Contact us

- We will accept enquiries about us or our products and services, anonymously. This applies over the phone, on the internet or at our office.
- If you would like to contact us about this policy or our products and services please telephone us on 1800 119 911 or email us at enquiries@leaselink.com.au.

This policy is current as at February 2005.

We can make changes to our policy or policies, processes and systems relating to how we handle your personal information, from time to time, and for any reason. We will update this policy to reflect any changes.