



Business Technology Made Easy

# Privacy Policy & Credit Reporting Statement

## We value your privacy

This Privacy & Credit Reporting Statement explains how we collect, access, store and use the personal and credit information which we obtain from you as part of our business operations in accordance with the Privacy Act 1988 (Cth) and the Australian Privacy Principles.

This Privacy & Credit Reporting Statement sets out:

- How and why we collect and use your personal and credit information;
- How you can obtain access to and correct any personal and credit information we hold about you;
- How we protect your personal and credit information; and
- What happens if we change this Privacy & Credit Reporting Statement in the future.

## What types of information do we collect?

We may request information from you that is necessary for us to carry on our business functions, so that we can:

- Supply you with the products and services you have requested;
- Improve the products and services we provide to you;
- Develop and evaluate our products and services;
- Manage our business;
- Understand you as a customer so we can meet your needs now and into the future;
- Comply with our legal obligations, and
- Communicate with you.

## The types of information we may collect may include:

- Your name;
- Your address;
- Your telephone number;
- Your email address;
- Your credit or debit card details;
- Your bank account details;
- Your date of birth;
- Copies and information from your identity documents such as driver's licence and/or passport or such other documents as you may provide to us for the purposes of proving identity;
- Details of your profession, occupation and/or job title;
- Billing and credit information;
- Information about your products and services;
- Information about how you use your products and services; and
- Any other information you provide to us or consent to us obtaining from third parties from time to time.

## How we obtain your personal information

There are various ways we may obtain information from you in our business operations.

The information we collect may be provided to us verbally (for instance, to our agents, customer services representatives, service staff) or in writing (for instance, electronically via email or our websites, in hard copy contractual documentation, etc.). We may also obtain information about you from third parties (including from credit rating agencies, referees, guarantors, etc.). Where information is obtained from third parties of which you are not aware, we will take all reasonable steps to notify you that we are in receipt of this information where we are legally required to do so. Should we receive information from a third party that we are not able to lawfully use, we will take all reasonable steps to destroy, delete or permanently de-identify the information (if it is lawful to do so).

Some of the ways we collect your information include when you:

- Apply for a job with us;
- Browse our website;
- Communicate or transact with us on behalf of a business;
- Pay a bill or purchase a product or service;
- Use our products, applications or self-service channels; and
- Join or use our rewards programmes.

## Cookies

We also collect information from your online activity. Our websites use cookies and other digital identifiers. These include:

- Site performance identifiers: these give us information about how our websites or applications are used.
- Analytic cookies: these are used to gather statistics about our websites and applications. For example, we monitor how many users are on our websites and which sections are most popular.

You are able to clear cookies or digital identifiers from your device and can disable future use of them by changing your security settings on your web browser. However, this may result in our websites not working as they should.

## Your right to withhold information

Generally, you are not obliged to provide information requested by us. However, if you choose to withhold requested information, we may be unable to provide you any products and/or services that depend on the collection of this information (particularly where our collection of this information is required by law).

## Marketing

We (and our agents or contractors) may use your information to advise you of new products and services or special offers or promotions from time to time. If you do not wish to receive such information from us, you can opt out when registering on our websites, or may remove your name from our mailing list by contacting our Privacy Officer. Alternatively, if we have sent you this information by email, you can use the unsubscribe link at the end of the email.

## How we deal with instances of suspected fraud

We are committed to detecting and reducing instances of fraud. Our policy is that we will investigate any cases of fraud that we identify or which we have been notified of. As a first-time customer for example, you may receive a telephone call or email requesting more information or evidence to confirm the details that you have supplied to us. In such cases, your delivery may be delayed by up to 24 hours. If any of the information you supply is found to be false, misleading or fraudulent, we may, if we deem it appropriate, report this to the appropriate authorities for them to investigate. We also reserve our rights against you in respect of any instances of suspected fraud.

## Sharing your personal information

In the course of our business, we use a range of service providers to help us maximise the quality and efficiency of our services and business operations, this means that individuals and organisations outside of CSG may sometimes have access to personal information held by us and may use this on our behalf. We require our service providers to adhere to strict privacy guidelines and not to keep this information or use it for any unauthorised purpose.

We may share your personal information with the wider CSG Group, including our related body corporates, affiliates and subsidiaries. However, we only give these entities secure access to information they require to perform their functions. They are obligated to maintain the same level of privacy and security of your information as we are.

We may also provide your information to third parties we occasionally partner with. If you purchase a product or service that is delivered by one of our partners, we will give them information they require to provide you with that product or service.

We also work with other third parties to provide some types of sales, business and customer support. They may have access to some of our systems that hold your information. However, they are subject to strict controls that protect your information from unauthorised use or disclosure, and limit their access to your information to the extent necessary to perform their functions.

We do not routinely disclose personal information to any other third parties. We may share non-personal, de-identified and aggregated information for our own research or promotional purposes. Under no circumstances will we sell your details to marketing agencies without your consent. We will not use or disclose any personal information about you without your consent unless:

- Required or authorised by law;
- It is permitted by this Privacy Policy;
- We believe this is necessary to provide you with the products or services you have requested;
- It is necessary to implement our terms of service; or
- It is necessary to protect the rights, property or personal safety of CSG or a CSG employee, another customer or any member of the public including you.

In special circumstances, for example if we sell our business, your information may be transferred as part of that sale. We will not use your information for purposes unrelated to the services we provide without your consent.

We will also provide access to your information where we are legally permitted or obliged to do so.

Once your information is no longer required for any purpose, we will take all reasonable steps to destroy, delete or permanently de-identify it.

## Credit reporting

CSG Finance Pty Ltd (ACN: 128 335 777) operates a credit reporting business and is a credit reporting body in relation to consumer credit under Part IIIA of the Privacy Act 1988 (the Act).

We may when checking your credit worthiness or assessing your credit situation as part of an asset finance application, collect information from or give information to credit reporting bodies. This information can include:

- Identification information;
- Details about information requests made about you to credit reporting bodies;
- Current and historical details about credit applications you have made and credit arrangements you have entered into;
- Information about overdue payments, default listings and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these;
- Various publicly available information like bankruptcy and credit-related court judgments;
- Credit scores or risk assessments indicating an assessment of your credit worthiness;

We may disclose your credit information to credit reporting bodies. They in turn may include it in credit reporting information they provide to other credit providers to assist them to assess your credit worthiness.

We may use or disclose such information for purposes such as:

- Processing credit-related applications and managing credit that we provide;
- Assisting you to avoid defaults;
- Collecting amounts you may owe us in relation to such credit and dealing with serious credit infringements;
- Assigning our debts;
- Participating in the credit reporting system;
- Dealing with complaints or regulatory matters relating to credit or credit reporting; and
- When required or authorised by law.

You have the right to request credit reporting bodies not to:

- Use your credit eligibility information to determine your eligibility to receive direct marketing from credit providers; and
- Use or disclose your credit eligibility information if you have been or are likely to be a victim of fraud.

## Access to and Correction of Your Personal Information or Credit Information

We will take all reasonable steps to keep secure any information we hold about you and keep this information accurate and up-to-date. If you would like access to any records of information we have about you or if you believe any information we have about you requires correction, please contact our Privacy Officer.

Upon your request, we will provide you with access to any of your information we hold (except in limited circumstances in which it is permitted by law for us to withhold this information). Before we provide you with access to your information, we will require proof of identity.

For most requests, your information will be provided free of charge, however, we may charge a reasonable fee if your request requires a substantial effort on our part.

We will take reasonable steps to correct any information which is found to be inaccurate, incomplete or out-of-date. If you wish to change information that is inaccurate, incomplete or out-of-date, please contact our Privacy Officer so that we may review and amend the record accordingly. If you wish to have your information destroyed or deleted, please contact our Privacy Officer and we will take all reasonable steps to destroy or delete it unless we need to keep it for legal or accounting reasons.

If we refuse to give you access to or correct your information as provided for under the relevant privacy laws, we will give you a notice setting out our reasons for refusal, how you can make a complaint and any other relevant matter required under any applicable law.

# Security

Your information may be stored in hard copy or electronically (including on secure servers in controlled or third party facilities). We ensure that any credit or debit card payments are made through a secure gateway service. We retain your information to enable us to verify transactions and customer details, and to retain adequate records for legal and accounting purposes.

We will take all reasonable steps to:

- Make sure that the information we collect, use or disclose is accurate, complete and up-to-date;
- Protect your information from misuse, loss or unauthorised access, modification or disclosure both physically and through computer security methods; and
- Destroy, delete or permanently de-identify your information if it is no longer needed for any purpose.

No data transmission over the internet can be guaranteed to be 100% secure. Therefore, while we strive to protect your information, we cannot ensure or warrant the security of any information transmitted from you to us or vice versa. You use our websites at your own risk. Once we receive your transmission, we make every effort to ensure its security on our systems.

We reserve the right to change this Privacy & Credit Reporting Statement at any time and notify you by posting an updated version of the statement on our websites. The amended statement will apply between us whether or not we have given you specific notice of any change. We encourage you to periodically review our website to be informed of how we are protecting your information.

## Changes to this Statement

Please note, we have no control over the privacy practices of sites that are linked to this site via hyperlinks or banner advertising. Please take care at all times to check whose site you are viewing.

## How can you make a privacy complaint?

If you have any queries relating to this statement, or you have a problem or complaint, please contact our Privacy Officer.

Our Privacy Officer's details:

Melbourne VIC 3000  
Level 18, 15 William Street  
Attn: Privacy Officer  
E: [Privacy@csg.com.au](mailto:Privacy@csg.com.au)

We will investigate and deal with your correction request or complaint in a fair, efficient and timely manner. To resolve a complaint or correction, we will:

- (a) contact you to identify your identity and define the nature and cause of the complaint;
- (b) keep you informed of a reasonable time at which we will respond to your complaint;
- (c) within a reasonable period of correcting the information, notify you of the correction;
- (d) inform you the outcome and procedure in resolving your complaint/correction; and
- (e) inform relevant third-party recipients regarding any correction of your information.

The Privacy Officer will keep a record of your complaint and/or correction and any action taken, for any future reference.

If, however, you are unhappy with the outcome of our investigation, you have a right to complain to the OAIC:

Office of the Australian Information Commissioner  
GPO Box 5218  
SYDNEY NSW 2001  
Website: [www.oaic.gov.au](http://www.oaic.gov.au)

You accept that your use of this site includes your acceptance of this Privacy & Credit Reporting Statement and the Terms of Use.

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