



TMC Australia Pty. Ltd.
(ABN 85 096 721 443)
78 Star Crescent
Hallam, Victoria, 3803
PH: (03) 8786 3688 FAX: (03) 87856 3699

PRIVACY POLICY

Protecting your privacy is important to TMC Australia Pty. Ltd. (TMCA)

Every time TMC Australia Pty. Ltd. (we, us or our) collect or otherwise deal with your personal information, we will be regulated by the National Privacy Principles contained within the Privacy Act 1988 (Cth). TMCA has developed this Privacy Statement to inform you about how TMCA will collect, hold, use and disclose personal information of our customers or other individuals, how individuals can gain access to personal information held by us and how an individual may inquire about how we deal with personal information.

Collection of your personal information

We only collect your personal information where that personal information is necessary for one or more of our functions or activities. Depending on your relationship with us, this information may include, but is not limited to the following information:

- Your name, mailing address, email address, telephone number and driver's licence number.
- Tax file number, date of birth and in some circumstances, we may request details of health information
- Credit history and financial details

When collecting this personal information, we will do so only by lawful and fair means and not in an unreasonably intrusive way.

When collecting personal information about you which, for the purposes of the Privacy Act is regarded as sensitive information or health information, we will make every reasonable attempt to collect that information from you or from third parties only with your consent.

At or before the time we collect personal information about you (or if that is not practicable, as soon as practicable thereafter), we will take reasonable steps to provide you with a brief statement outlining certain basic facts such as the purposes for collecting your personal information and to whom we will disclose it.

Where it is reasonable and practicable to do so, we will only collect personal information about you from you directly and not from third parties. However, in many instances, this will not be practicable. If we collect personal information about you from a third party then we will take reasonable steps to ensure that you receive the information that we are obliged to make you aware of. This may involve us contacting you directly, or a third party discharging our obligations on our behalf.

Use and disclosure of your personal information

TMCA collects, uses and discloses your personal information for a range of purposes. These purposes depend largely upon your relationship with us.

We will use personal information for the primary purpose for which it was collected. The primary purpose of collection is the main reason we collect your personal information in the first instance. For a customer, the primary purpose may be to facilitate the provision of our goods and services, for a job applicant it may be to conduct recruitment.

Generally speaking, TMCA uses and discloses personal information for purposes such as:

- To provide you with goods and services
- Tell you about our products and services
- Maintain our relationship with you
- Conduct market research
- Assess your application for employment
- Comply with legislative and regulatory requirements



TMCA may contract out various services associated with our functions and activities. This may involve the disclosure of your personal information to other persons and organisations. In general these include disclosure (where necessary) to service providers that assist us to provide you with TMCA products or services such as insurance companies, credit providers and those that assist us in tailoring our products and services to your needs such as:

- Credit reporting agencies
- Debt collection agencies
- Your referees for credit assessment purposes

Where TMCA does disclose your personal information to other parties it has in place arrangements or understandings with those third parties to ensure that your personal information is handled in a manner consistent with our obligations under this privacy policy. Where appropriate, we will ensure that your personal information is de-identified before being used or disclosed or destroyed or de-identified if it is no longer necessary that it be retained.

The types of persons and organisations to which TMCA may disclose your personal information include the following:

- other credit providers
- organisations with whom we have arrangements or agreements for the purpose of promoting our products or services and any agents used by us in administering such arrangements or agreements
- organisations that perform credit assessment, management and debt collection activities on our behalf
- current or prospective guarantors or security providers in relation to credit we are providing to you
- payment systems operators
- other parties to whom we are authorised or required by law to disclose information
- companies related to us

Consent and sensitive information

We will only collect sensitive or health information from you or about you with your consent. In most instances, when we collect personal information directly from you, we will obtain your consent to use it for our various purposes. When we obtain information from a third party we will usually enlist that third party to obtain consent on our behalf. In some situations, we will be able to collect sensitive information about you with obtaining your consent. Where this occurs, we shall comply with the Privacy Act at all times.

Security and quality of your personal information

TMCA will take reasonable steps to ensure that any of your personal information that we collect, store, use or disclose is accurate, complete and up to date. We will also take reasonable steps to protect your personal information from misuse and loss and from unauthorised access, modification or disclosure in accordance with the requirements of our privacy policy and the Privacy Act.

Requests for access to and correction of your personal information

You may request details of the personal information we hold about you, by writing to or contacting us at any time. No fee will be charged for making the request. We may charge a fee for the provision of this information to cover administrative costs. However, we will inform you of any fee at the time a request is made. In general, we will allow access to the personal information we hold about you. However, we may deny access to personal information to you to the extent that:

- providing access would pose a serious threat (or in the case of personal information other than health information, a serious and imminent threat) to the life or health of any individual; or
- providing access would have an unreasonable impact upon the privacy of other individuals; or
- your request for access is frivolous or vexatious; or
- it is otherwise appropriate for us to deny access in accordance with the Privacy Act.

We will not deny you access to any personal information following an access request without providing you with a reason for the denial.



Where providing access would reveal evaluative information generated within TMCA in connection with a commercially sensitive decision-making process, we may give you an explanation for the commercially sensitive decision rather than direct access to the information.

If you are aware that any of your personal information is inaccurate, incomplete or out of date following an access request, or because your circumstances have changed, please inform us so that we can update our records. We will correct any incorrect personal information and will not refuse to make a correction without providing you with a reason for the refusal. However, if we do refuse to make a correction, we will take reasonable steps to place with the disputed information a statement from you claiming that the disputed information in your opinion is not accurate, complete or up-to-date.

Changes to the Privacy Policy Statement

We may change our policies and update the Privacy Policy Statement from time to time. We may send an updated Privacy Policy Statement using methods we choose from time to time, and may publish it on our website.

To get a copy of our most current Privacy Policy Statement, please contact us at the address below.

Inquiries

If you have any concerns or inquiries about how we deal with your personal information, you should contact us.

We are committed to discussing with you any concerns you may have and to addressing these concerns promptly and appropriately. You may require more general information from us concerning how we handle your personal information and we will take reasonable steps to provide this to you. All correspondence should be directed to:

The Administrator
TMC Australia Pty. Ltd.
78 Star Crescent
PO Box 5028
Hallam, VIC 3803