

# Credit Reporting Privacy Policy of Adams Auto Group

## Introduction

1. This Credit Reporting Privacy Policy of Adams Auto Group Pty Ltd ACN 111 100 237 trading as Sunspares Parts Plus and Sunshine Coast 4wd Wreckers (“**Adams Auto Group**”) is Adams Auto Group’s official credit reporting privacy policy as required by the *Privacy Act 1988* (the “Act”) and particularly Part IIIA of that Act and the Credit Reporting Code (the “CR Code”) and it applies to all credit information and credit eligibility information about individuals (“credit information”) collected, held and used by Adams Auto Group in its activities as a credit provider.

In this policy we explain how and why we collect credit information about individuals, how we use such information, and what controls individuals have over our collection and use of information about them. This policy is relevant to individuals who are current and former credit customers, as well as other individuals that Adams Auto Group deals with in connection with credit we provide to our credit customers (for instance, such individuals may be guarantors or directors of corporate customers).

2. Adams Auto Group is committed to complying with Commonwealth legislation and regulations (the Act and the CR Code) governing privacy of credit information about individuals by credit providers and to protecting and safeguarding the privacy of individuals when they deal with us.

## Collection of information and types of information collected

3. Adams Auto Group collects, holds and uses various types of credit-related information about individuals, which information includes:
  - identification information such as current and prior names and addresses, age, contact details and driver’s licence number;
  - applications for credit (including the name of each relevant credit provider), the type and amount of that credit and the fact Adams Auto Group has accessed credit information to assess a relevant application for its business services;
  - that Adams Auto Group and other credit providers are or have been a provider of credit to an individual (or an entity associated with an individual) and the type, characteristics and maximum amount of credit that have been provided or will be provided;

- the date that any credit contract Adams Auto Group or other credit providers have or had with an individual was entered into and the date that it comes to an end;
- payments owed to Adams Auto Group or another credit provider, in connection with credit provided to an individual (or an entity associated with an individual) or in relation to which an individual is a guarantor (and, if there is subsequently paid any such overdue payment, the fact of that payment);
- whether in Adams Auto Group's or another credit provider's opinion an individual has committed a serious credit infringement;
- whether an individual has entered into arrangements with Adams Auto Group or other credit providers in connection with credit provided to the individual (or an entity associated with the individual);
- court proceedings information, personal insolvency information and credit-related publicly available information;
- scores, ratings, summaries, evaluations and other information relating to an individual's credit worthiness which is derived by Adams Auto Group or its agents wholly or partly on the basis of the information above;
- certain administrative information relating to credit, such as account and customer numbers.

While the Act uses a variety of terms to refer to such information as referred to above, for ease of understanding and reading this policy, such information is referred to hereinafter as "credit information".

4. Credit information may be collected by Adams Auto Group in a number of ways including:
  - being provided by an individual directly to Adams Auto Group or by persons acting on behalf of the individual (such as on applications or other forms);
  - being information that is in the public domain;
  - being information that is derived by Adams Auto Group from an individual's usage and (where applicable) trade on and transactional history on any account (of the individual or of an entity associated with the individual) held with Adams Auto Group.

## How credit information is held

5. At or before the time any credit information is collected by Adams Auto Group about an individual, we will take reasonable steps to ensure that the individual is made aware of who we are, the fact that the individual is able to gain access to the information held about the individual, the purpose of the collection, the type(s) of entities to which we usually disclose such

information collected about the individuals, any laws requiring the collection of the information and the main consequences for the individual if all or part of the information is not collected.

6. Adams Auto Group may hold credit information about an individual in physical form or in electronic form on our systems or the systems of Adams Auto Group's IT service providers.

The credit information Adams Auto Group holds about individuals is protected by physical, electronic, and procedural safeguards and Adams Auto Group also requires its service providers that hold and process such information on Adams Auto Group's behalf to follow appropriate standards of security and confidentiality. Any credit information we collect from an individual or about an individual is kept securely and held on secure servers in controlled facilities.

7. Adams Auto Group trains its staff and others who work for it on how to handle credit information appropriately and Adams Auto Group restricts access to what is necessary for specific job functions.

## Use of information collected and disclosure of personal information to others

8. Adams Auto Group may, as permitted by law, collect, hold, use or disclose credit information held about an individual for the purposes for which such information is collected. These purposes include:
  - to form decisions as to whether to provide an individual, or an entity associated with an individual, with credit or to accept an individual as a guarantor;
  - to make assessments relating to an individual's credit worthiness which are used in Adams Auto Group's ongoing decision-making processes regarding provision of credit and the amount of such credit;
  - to participate in the exchange of credit information with other credit providers including obtaining from and providing information to other credit providers and/or trade suppliers as permitted by Part IIIA of the Act and the CR Code;
  - to assist an individual or entity associated with the individual to avoid defaulting on credit-related obligations to Adams Auto Group or other credit providers;
  - to undertake debt recovery and enforcement activities, including in relation to guarantors, and to deal with serious credit infringements;
  - to deal with complaints and meet legal and regulatory requirements; and
  - to assist other credit providers to do the same.

(Some credit information may only be used or disclosed under the Act for some of the above purposes or in some particular circumstances. Certain such particular circumstances are set out in clause 9 below.)

9. Generally, Adams Auto Group will be permitted to use or disclose credit information held about an individual where the individual has consented to the use or disclosure. Adams Auto Group may disclose credit information to other credit providers about an individual for such purposes as set out at clause 8 above as permitted by the Act. For example, Adams Auto Group will generally be permitted to disclose credit information to another credit provider about an individual where the individual has consented to such disclosure.
10. Adams Auto Group does not obtain credit information about individuals from credit reporting bodies (CRBs) and nor does Adams Auto Group disclose credit information about individuals to CRBs. Adams Auto Group does disclose and obtain credit information about individuals to and from other credit providers with the consent of the individual for its own business purposes and as an agent for other credit providers.

## Direct Marketing

11. As part of Adams Auto Group functions and business activities and to promote the services we can provide to our customers, including in respect of Adams Auto Group's credit-related activities, Adams Auto Group may be permitted to use personal information about individuals that individuals have provided to Adams Auto Group for the purposes of direct marketing. Direct marketing includes, but is not limited to, sending information to and/or contacting individuals in relation to promotions relating to Adams Auto Group. All recipients, including individuals, can opt out of receiving direct marketing communications by sending an email to Adams Auto Group's Privacy Officer at [privacy@sunspares.com.au](mailto:privacy@sunspares.com.au). In any direct marketing communication we remind recipients of their right to opt out of receiving direct marketing communications. Moreover, as a general rule, a credit provider such as Adams Auto Group is not permitted to disclose to others credit information about individuals for the purposes of direct marketing.

## Anonymity and Pseudonymity

12. Individuals would generally have the option of dealing with Adams Auto Group anonymously. However, this only applies where it is not impracticable for Adams Auto Group to deal with individuals acting anonymously or under a pseudonym. For example, individuals making general enquiries of Adams Auto Group may do so anonymously or under a pseudonym.

However, if the dealing with Adams Auto Group is for Adams Auto Group to supply goods and services and/or to enter into contractual relations (such as a commercial credit account) with a customer that is the individual or is associated with the individual, then it is impractical for such individuals to deal with Adams Auto Group on an anonymous basis or under a pseudonym.

## Links

13. Our web site may contain links to other web sites and those third party web sites may collect personal information about individuals. We are not responsible for the privacy practices of other businesses or the content of web sites that are linked to our web site. Adams Auto Group encourages users to be aware when they leave the site and to read the privacy statements of each and every web site that collects personally identifiable information.

## Security and storage

14. Adams Auto Group places a great importance on the security of all information associated with our customers, clients and contractors. We have security measures in place to protect against the loss, misuse and alteration of personal information (including credit information) under our control. Adams Auto Group takes all reasonable steps to protect individuals' personal information that is under Adams Auto Group's control from misuse, interference, loss and/or unauthorised access, modification or disclosure. All personal information (including credit information) held is kept securely and that which is held electronically is held on secure servers in controlled facilities.
15. Personal information (including credit information) is de-identified or destroyed securely when no longer required by us and no longer required to be held by us.
16. Adams Auto Group retains information provided to us, including individuals' contact and financial and transactional information, to enable us to verify transactions and customer details and to retain adequate records for legal and accounting purposes. Such information is held securely, including on secure servers in controlled facilities.
17. No data transmission over the Internet can be guaranteed to be absolutely secure. As a result, whilst we strive to protect users' personal information (including credit information), Adams Auto Group cannot ensure or warrant the security of any information transmitted to it or from its online products or services, and users do so at their own risk. Once Adams Auto Group

receives a transmission, we make every effort to ensure the security of such transmission on our systems.

## Access to and correction of personal information

18. Adams Auto Group is committed to and takes all reasonable steps in respect of maintaining accurate, timely, relevant, complete and appropriate information about our customers, clients and web-site users.
19. Any individual may request access to personal information (including credit information) about them held by Adams Auto Group. Such a request for access to personal information is to be made to Adams Auto Group's Privacy Officer:

**Adams Auto Group's Privacy Officer**

9 Pioneer Road  
Yandina, QLD 4561

Telephone: 07 5472 7222

Email: [privacy@sunspares.com.au](mailto:privacy@sunspares.com.au)

20. Please note Adams Auto Group does require that, as part of any request by an individual for access to personal information (including credit information), the individual verify their identity so that Adams Auto Group may be satisfied that the request for access is being made by the individual concerned.
21. Please note that Adams Auto Group is not required to give an individual access to credit information about them in circumstances where:
  - giving access would be unlawful; or
  - denying access is required or authorised by or under an Australian law or a court/ tribunal order; or
  - giving access would be likely to prejudice one or more enforcement related activities conducted by, or on behalf of, an enforcement body.
22. Inaccurate information will be corrected upon receiving advice to this effect. To ensure confidentiality, details of an individual's personal information (including credit information) will only be passed on to the individual if we are satisfied that the information relates to the individual. From time to time, and having regard to the purpose of the collection and use of personal information (including credit information) about individuals, we may contact individuals

to seek confirmation that the personal information provided to us by the individual is accurate, up-to-date and complete.

23. If we refuse to provide an individual with access to their personal information (including credit information) or to correct the personal information (including credit information) held by us about them, then we will provide reasons for such refusal. Such reasons will set out the grounds for refusal, the mechanisms available to complain about the refusal and any other matters that are required by the Act.
24. Adams Auto Group will respond to any requests for access or correction within a reasonable time of receipt of the request, but by no later than 30 days of the request being received.

## Complaints

25. If an individual has a complaint that Adams Auto Group has not complied with its obligations under the Act then any such complaint should be directed in the first instance to Adams Auto Group's Privacy Officer at the contact details set out at clause 19 of this policy.
26. Upon receiving a complaint we will, within 7 days, give the complainant written notice acknowledging receipt of the complaint and setting out the process of how we will deal with it. Unless a longer time is agreed by the complainant, we will investigate the complaint and make a decision within 30 days of receipt of the complaint and communicate the decision to the complainant. We aim to resolve all complaints within 30 days of receipt. If we cannot resolve a complaint within 30 days we will notify the complainant of the reasons and specify a date when we expect a decision or resolution will be made and seek the complainant's agreement to extend the 30 period – if the complainant does not agree then we may not be able to resolve the complaint.
27. It may be necessary (and it may be required by the Act), in order to deal with a complaint, to consult with a credit reporting body or another credit provider. Further, if, while a complaint remains unresolved, we are disclosing information subject to the complaint to a third party, we may be required to advise the third party about the complaint.
28. If we find a complaint is justified we will resolve it and do what is required to rectify any breach. Adams Auto Group is committed to fulfilling its obligations as an APP entity and a credit provider under the Act.
29. If a complainant is not satisfied with the outcome of Adams Auto Group's internal complaints procedure in respect of Adams Auto Group privacy practices then the complainant may refer

their complaint to the Office of the Australian Information Commissioner (“OAIC”). The website for the OAIC is: [www.oaic.gov.au](http://www.oaic.gov.au).

## Transfer of information overseas

30. Adams Auto Group is unlikely to disclose personal information to overseas recipients. Personal information will only be disclosed by Adams Auto Group to overseas recipients in accordance with Australian Privacy Principle 8, such as if the disclosure is required by Australian law.

## Changes to Privacy Policy

31. If Adams Auto Group decides to or is required to change this Credit Reporting Privacy Policy, we will notify of such amendments on our web site and post changes on our privacy policy page so that users may be aware of any such changes and how they may affect them. As such, please remember to refer back to Adams Auto Group’s privacy policy page regularly to check whether there are any amendments.

## Contacting us

32. For further information regarding our privacy policies, please contact us at the following address:  
  
E-mail: [privacy@sunspares.com.au](mailto:privacy@sunspares.com.au)
33. For more information on privacy legislation and the CR Code please visit the website of the Office of the Australian Information Commissioner at [www.oaic.gov.au](http://www.oaic.gov.au).