

PRIVACY POLICY

United Equipment Pty Ltd (**United**) recognizes and respects the importance of protecting the privacy of an individual's personal information. In handling your personal information, United will comply with the *Privacy Act 1988* (Cth) (**Privacy Act**), the Australian Privacy Principles in the Privacy Act and, where relevant, the Credit Reporting Code.

This Policy outlines how United and its related companies collect, disclose, use, store or otherwise handle personal information.

This Policy explains:

- The kinds of personal information (including credit-related information) we collect, and the purposes for which we do that;
- how we manage the personal information that we collect about you;
- how you can seek access to and correction of that information; and
- if necessary, how you can make a complaint relating to our handling of that information.

This policy is not limited to current customers or guarantors of customers (where applicable) – it relates to other individuals who deal with us, whether in relation to the provision of credit or otherwise. This policy statement may be updated from time to time.

1. Information United may collect

United will collect certain information about you depending on the circumstances in which the product or service is being provided. This information can include:

- key personal information such as your name, residential and business addresses, telephone numbers, email and other electronic addresses;
- financial and related information, such as your occupation, accounts, assets, expenses, income, dependents, and regarding your employment, financial and business dealings and other relevant events;
- your transaction history (with us and our associates or relevant third parties). This information includes products you may have used with us in the past, your payment history, and the capacity in which you have dealt or deal with us;
- other relevant information - depending on the circumstances this may also include driver's license, membership of professional bodies, tax file number information (other government identifiers if relevant to identifying you);
- commercial credit information of an individual (for a purpose related to an application for commercial credit), being credit related personal information lawfully created and accessible within the Australian credit reporting system including:
 - information such as account numbers or customer identifier numbers;
 - credit application history with us and other credit providers, such as the type of credit you applied for, the amount of credit you have applied for, the start and end date of relevant credit;
 - repayment history information, such as and whether you owe any payments to us or another credit provider (regardless of the capacity in which that credit was provided) that are overdue by 60 days;
 - credit ratings, scores and evaluations about you and your credit worthiness;
 - credit eligibility information, which is information about you that United obtains from a credit reporting body such as VEDA Advantage or Dunn & Bradstreet together with information United derives from such information based on its own analysis;
 - Court proceedings information about you. This is information about a judgment of an Australian court that is made against you that relates to credit that was provided to, or applied for, by you, such as whether you have been declared bankrupt or have been subject to insolvency;
 - publicly available information about you; and
 - any other information lawfully obtainable within the Australian credit reporting system.

Online information

United automatically receives some non-personal information when you visit United's website including:

- the name of the domain from which you access the Internet;
- the Internet protocol (IP) address of the computer you are using;
- the browser software you use and your operating system;
- the date and time you access United's website;
- the geographic location from which you access United's website; and
- the Internet address of the website from which you linked directly to United's website.

United uses this information to monitor the usage of its website. All of the information United automatically captures provides United with the ability to enhance its customers' search and shopping experiences and to determine aggregate information about its user base and usage patterns.

When you click on a link or banners on United's website that takes you to a third-party website (i.e a website which is not controlled by United), you will be subject to the third party's privacy policy. While United supports the protection of privacy on the Internet, United cannot be responsible for the actions of a third-party website. United encourages you to read the posted privacy statement on any and every website you visit, whether you are linking from United's website or browsing on your own.

United uses data collection devices such as "cookies" to deliver customized visitor experiences and to analyse website user metrics. "Cookies" are small files placed on your hard drive that assist United in providing its services. Most cookies are "session cookies", which means they are automatically deleted from your hard drive once you close your browser. You may encounter cookies or other data collection devices that are placed by third parties. United does not control the use of cookies by third parties.

United also capture metrics on the number of visitors to its sites for use in server capacity needs.

2. How United collect the information

In many circumstances, we will collect the above information primarily from you (or from someone who is representing or assisting you). Generally this information is collected through:

- registering with United on its website;
- completing order entry purchases;
- completion of online or hard-copy application forms including but not limited to
 - credit application forms with United;
 - job application forms;
 - a 'Request a Quote' or 'Contact Us' forms, quotes, invoices; and
 - any other forms provided by United; or
- other exchanges with United through face-to-face meetings or via email, telephone or facsimile.

There may be occasions when United collects your personal information from other sources such as from an information services provider, credit reporting agency or a publicly maintained record. Generally, United will only collect your personal information from sources other than you if it is unreasonable or impracticable to collect your personal information from you.

3. How United hold and protect your personal information

United takes steps reasonable in the circumstances to ensure that the personal information it holds is protected from misuse, interference and loss and from unauthorised access, modification or disclosure. United holds personal information in both hard copy and electronic forms in secure databases on secure premises.

United's secure databases are located either on its own secure premises or secure data storage facilities located in Western Australia, Singapore or Hong Kong.

United will destroy or de-identify personal information in circumstances where it is no longer required, unless United is otherwise required or authorised by law to retain the information.

4. Purposes for which United may collect, hold, use and disclose your personal information

Personal information we collect about you will only be held, used and disclosed as is reasonably necessary for our business purposes and as permitted by law.

Purposes for which we will usually hold, use and disclose your personal information, depending on the circumstances and the nature and products and services you are obtaining from us, include:

- selling, hiring, buying, servicing and performing warranty work in respect of machinery, equipment and spare parts, whether new or used;
- providing equipment management services;
- providing services in relation to the financing and resale of machinery and equipment;
- evaluating applications for, and providing, commercial credit in relation to machinery, equipment, parts and services;
- accounting, billing and other internal administrative purposes;
- the ongoing monitoring of credit worthiness;
- enforcing our rights, including the collection of outstanding payments and where necessary, initiating legal proceedings;
- complying with various Australian laws which may specifically require us to collect your personal information, and to other laws where collecting your information is necessary in order for us to comply with our obligations. Some of the key laws which may apply include the Anti-Money Laundering and Counter-Terrorism Financing Act and the Personal Property Securities Act and State and Territory real property and security interests laws;
- identifying and informing you of products and services that may be of interest to you from United or selected third parties; and
- any other legal requirements.

Where personal information is used or disclosed, United takes steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. You are under no obligation to provide your personal information to United. However, without certain information from you, United may not be able to provide its products and/or services to you.

5. Disclosing your personal information to third parties (including overseas)

Where the Privacy Act permits it, we may disclose your personal information for the purposes above to third parties. Other third parties that we may disclose your personal information to include:

- your co-applicant (if any);
- related entities based in Australia or overseas;
- entities that provide services to us such as IT help desks, mailing houses or call centre operators;
- entities providing other services to us, including legal services, financial services, market research and data providers;
- where we act as an agent for, to the principal;
- other financial institutions or entities such as banks and credit providers;
- insurers, assessors, underwriters, brokers and other distributors;
- government regulatory bodies in Australia and overseas;
- if appropriate, guarantee or security providers;
- mercantile agents (debt collectors) or other enforcement bodies;
- entities who wish to be involved in our business, or acquire an interest in our business;
- third parties you authorise to act on your behalf or that are otherwise connected with you (such as your accountant, legal representative or referee) and
- Law enforcement agencies.

Some of these entities may not be located in Australia, and may not have an Australian link. For example, we employ an IT help desk service provider in the Philippines.

Overseas disclosures

United may disclose personal information to overseas recipients in order to provide its services and products and for administrative or other business management purposes. Recipients of such disclosures are located in Singapore, Sweden & France and may also be located in the United States of America, China, Thailand and Japan.

Before disclosing any personal information to an overseas recipient, United takes steps reasonable in the circumstances to ensure the overseas recipient complies with the Australian Privacy Principles or is bound by a substantially similar privacy scheme unless you consent to the overseas disclosure or it is otherwise required or permitted by law.

Direct marketing

United may use and disclose your personal information in order to inform you of products and services of United that may be of interest to you. In the event you do not wish to receive such communications, you can opt-out by contacting United via the contact details set out in Item 8 below or through any opt-out mechanism contained in a marketing communication to you.

Any of the above disclosure is always on a confidential basis. United may also disclose personal information with your consent or if disclosure is required or authorized by law.

6. Your ability to access your personal information that United hold

United takes steps reasonable in the circumstances to ensure personal information it holds is accurate, up-to-date, complete, relevant and not misleading. Under the Privacy Act, you have a right to access and seek correction of your personal information that is collected and held by United. If at any time you would like to access or correct the personal information that United holds about you, or you would like more information on United's approach to privacy, please contact United via the contact details set out in Item 8 below. United will grant access to the extent required or authorised by the Privacy Act or other law and take steps reasonable in the circumstances to correct personal information where necessary and appropriate.

To obtain access to your personal information:

- you will have to provide proof of identity. This is necessary to ensure that personal information is provided only to the correct individual and that the privacy of others is protected;
- United requests that you be reasonably specific about the information you require; and
- United may charge you a reasonable administration fee, which reflects the cost to United, for providing access in accordance with your request.

If United refuses your request to access or correct your personal information, United will provide you with written reasons for the refusal and details of complaint mechanisms available to you. United will also take steps reasonable in the circumstance to provide you with access in a manner that meets your needs and the needs of United.

United will usually respond to your request to access or correct your personal information within 30 days from your request but in some circumstances it may take longer.

7. Privacy complaints and disputes

Please direct all privacy complaints to United's Privacy Compliance Officer. At all times, privacy complaints:

- will be treated seriously;
- will be dealt with promptly;
- will be dealt with in a confidential manner; and
- will not affect your existing obligations to United or affect the commercial arrangements between you and United.

United's Privacy Compliance Officer will endeavour to confirm receipt of the complaint within 7 days of you making the complaint. It is United's policy to investigate and resolve all complaints (where practicable) within 30 Days of receiving the complaint. In the event that you are dissatisfied with the outcome of your complaint, you may refer the complaint to the Federal Office of the Australian Information Commissioner.

8. Contacting United

Contact information for further information or enquiries regarding your personal information:

Privacy Compliance Officer / Company Secretary

P.O. BOX 624, WELSHPOOL BC, WA, 6105

TEL: 08 9453 8999 / FAX: 08 9453 8988 / EMAIL: privacy@unitedequipment.com.au