

Privacy Policy

In keeping with our value of respect, Brooks Hire Service Pty Ltd ("Brooks Hire") recognises the importance of the privacy of individuals who have dealings with Brooks Hire, such as customers, suppliers and employees. Brooks Hire is bound by the Australian Privacy Principles, to the extent required by the Privacy Act 1988. This policy outlines how Brooks Hire collect, use and manage personal information.

1.1 Personal information Brooks Hire Collects

Brooks Hire collects personal information where reasonably necessary for its functions and activities.

Personal information that Brooks may hold includes the following:

- name, address and contact details
- date of birth
- employment and income details
- bank account details
- details of the products and services provided to an individual by Brooks
- details of an individual's dealings with Brooks, including records of telephone, email and online interactions
- credit-related personal information (see section 1.4 below).

1.2 How Brooks Hire Collects Personal Information

Brooks Hire collects personal information directly from an individual where reasonable and practical. Brooks Hire may also collect such information from other sources, including:

- other entities who provide services to Brooks Hire related to the products and services provided to an individual by Brooks Hire
- publicly available sources of information
- an individual's representatives (e.g. spouse, professional adviser)



1.3 How Brooks Hire Uses Personal Information and to Whom it is Disclosed

Brooks Hire collects, uses and discloses personal information generally to provide an individual with products and services requested, and to respond to queries. Brooks Hire may also use personal information to make an individual aware of Brooks Hire's other products and services or offerings provided by Brooks Hire in conjunction with its business partners or associates. Brooks Hire may not be able to do these things without the individual's personal information. Brooks Hire may also collect, use and disclose personal information in connection with potential or actual unlawful activity, misconduct or transfers of Brooks Hire's business or assets.

Brooks Hire understands the importance of keeping personal information private and only discloses such information to third parties in limited circumstances. Third parties with whom Brooks Hire usually exchanges information include:

- credit providers and credit reporting agencies
- an individual's representatives
- Brooks Hire's professional advisers including legal, accounting, auditing and business consulting advisers
- government and regulatory authorities.

Brooks Hire also exchanges personal information with contractors who manage services provided to an individual on Brooks Hire's behalf, or who provide services to Brooks Hire, including:

- mailing services
- billing and debt recovery functions
- customer injury services
- marketing functions
- website, data management and technology services.



Parties to which Brooks Hire discloses personal information may be located in Australia and other countries.

1.4 Credit-Related Personal Information

Brooks Hire sometimes provides products and services to customers on credit. In connection with this credit, Brooks Hire does in some cases handle certain consumer credit-related personal information described below (**credit-related personal information**), including information from credit reporting bodies (**CRBs**). For example, Brooks Hire may handle this information in providing credit to sole traders, or where individuals such as directors provide personal guarantees for credit Brooks Hire provides to their companies.

Brooks Hire may collect and hold any types of credit-related personal information about an individual permitted under the Privacy Act, including:

- name, sex, date of birth, driver's licence number, employer and three most recent addresses
- confirmation of previous information requests to CRBs made by other credit providers and credit insurers about the individual
- details of previous credit applications, including the amount and type of credit and credit limit
- details of current and previous credit arrangements, including credit providers, start/end dates and certain terms and conditions
- permitted payment default information, including information about related payment arrangements and subsequent repayment
- information about serious credit infringements (e.g. fraud)
- information about adverse court judgments and insolvency
- publicly available information about the individual's credit worthiness
- any credit score or credit risk assessment indicating a CRB's or credit provider's analysis of the individual's eligibility for consumer credit.





This information may include information about an individual's arrangements with other credit providers as well as with Brooks Hire.

Brooks Hire may disclose credit-related personal information to CRBs to assist the CRBs to maintain information about individuals to provide to other credit providers for credit assessments. Brooks Hire may collect credit-related personal information from CRBs for purposes including, to the extent permitted by law, to assess relevant credit or guarantee applications, manage and review the credit or guarantee, assign debts, collect overdue payments and produce assessments and ratings in respect of the individual's credit worthiness. Brooks Hire may also exchange credit-related personal information with guarantors, debt buyers and other credit providers.

The CRBs Brooks Hire may use include:

- Veda, PO Box 964 North Sydney 2059, www.equifax.com.au, 138332
- Credit Works Australia, Suite 1218, 100 Walker Street, North Sydney, NSW, 2060, www.creditworks.com.au, support@creditworks.com.au, (02) 8188 2363.

Under the Privacy Act, individuals may request CRBs not to:

- use their credit-related personal information to determine their eligibility to receive direct marketing from credit providers; and
- use or disclose their credit information, if they have been or are likely to be a victim of fraud.

Please see other sections of this Privacy Policy for further information regarding access, correction, complaints, disclosures (including to other countries) of personal information and how we collect and hold personal information. This Privacy Policy is not intended to limit or exclude Brooks Hire's obligations under the Privacy Act in relation to credit-related personal information. Additional privacy consents and notifications may also apply to credit customers and guarantors.



1.5 How Brooks Stores Personal Information

Brooks Hire stores personal information at its own premises and with the assistance of its service providers. Brooks maintains strict procedures and standards and takes a range of steps to prevent unauthorised access to, or disclosure of, personal information and protect an individual's information from misuse or loss. Once an individual's information is no longer needed by Brooks Hire, reasonable steps are taken to destroy or de-identify it.

1.6 Accessing and Updating Personal Information

In most cases an individual can gain access to or update personal information held by Brooks Hire. To make a request to access or update personal information held by Brooks Hire, contact Brooks Hire in writing. Brooks Hire may need to verify your identity. Brooks Hire may charge a fee to cover the cost of retrieving and copying requested information.

1.7 Complaints and Further Information

Further information may be obtained about how Brooks Hire manages personal information from the Privacy Officer (see contact details below). If an individual believes that Brooks Hire has breached its privacy obligations or that individual's privacy rights in any way, a complaint can be made to the Privacy Officer (see contact details below). Brooks Hire will endeavour to act promptly in response to a complaint.

1.8 Brooks Hire Contact Details

Please contact Brooks Hire about privacy-related issues by post or email:

The Privacy Officer Brooks Hire Service Pty Ltd 30 Coulson Way CANNING VALE WA 6155 Email: <u>reception@brookshire.com.au</u>



1.9 Updates to this Policy

This Privacy Policy may vary from time to time and changes will be published on this page.

Approved By

Stuart Brooks Managing Director Brooks Hire Service 28 April 2020

Douglas Brooks CEO Brooks Hire Service 28 April 2020