



Privacy Policy

At Lease & Asset we want to provide the best possible service across our wide range of financial products and services. To achieve this aim we need to make the most efficient use of your personal information.

However it is equally important to us that you are confident that any of your personal information entrusted to us is treated with the appropriate degree of privacy.

Who is Lease & Asset?

Lease & Asset offers many different categories of financial products and service.

Lease & Asset comprises a number of companies that include: -

- Lease & Asset Finance Pty Ltd ABN 98 077 667 568
- Lease Services Pty Ltd ABN 67 009 991 486

What does "personal information" mean?

Personal information is any information about you that identifies you or by which your identity can be reasonably determined.

Why we collect your personal information

Collecting your personal information is essential for Lease & Asset to be able to conduct its business of providing financial products and services.

By collecting personal information we,

- set up and administer products and services
- determine your requirements and provide the appropriate product or service
- assess a claim made by you under one or more of our products
- assess your financial product or service needs
- improve our financial products and services
- identify you and protect you from unauthorised access to your personal information, accounts or services.

If we do not collect and make use of your personal information, we are unable to do business with you.

How do we collect your personal information?

Where possible we collect your personal information directly from you.

Collection may take place in a number of ways such as when you complete an application form for a product or request a product or service over the telephone or Internet.

Often personal information is collected during the course of our relationship with you. Examples of personal information collection during our relationship may be when you seek a variation to the terms of a loan you may have with us.

Sometimes personal information may be collected about you from other sources. Examples of where we may receive personal information about you from another source and why this would happen are,

- a credit reference about you from a credit reporting agency in the course of assessing your application for a loan

- your employer in the course of establishing and administering your membership of a superannuation fund
- an insurance investigation or reference service in the course of assessing your claim under, or request for, a policy of insurance
- a medical practitioner in the course of assessing your claim under a policy of insurance or determining your eligibility for a life insurance product

In most cases we will require you to specifically consent to any collection, use or disclosure of your personal information by Lease & Asset. Your consent will usually be required in writing but we may accept your verbal consent in certain circumstances.

However, no matter how your personal information is collected it is dealt with by Lease & Asset in accordance with this Privacy Policy.

How we use your personal information

We use the personal information that we collect so that we can conduct our business of providing financial products and services and to administer and enhance the financial service relationship we have with you.

- **To enable us to do this we may share your personal information with the related companies within Lease & Asset.**

Direct marketing

From time to time we may use your personal information to provide you with information about our extensive range of financial products and services.

If you do not want to receive any of this information just contact us at any one of our branches or by calling 07 3831 3222.

Once you have told us you no longer wish to receive information about our products and services, we will not send you any further material.

You can, however, change your mind about receiving information about our products and services at any time – either way, you just need to let us know.

Lease & Asset does not disclose your personal information to a party outside Lease & Asset for the purposes of allowing them to direct market their products or services to you.

Often the law requires us to provide you with certain information about the product or service that you receive from us. You will continue to receive this type of information from us even if you have decided not to receive information about our products and services generally.

Do we disclose your personal information to anyone?

Lease & Asset may disclose your personal information in certain circumstances.

Sometimes we are required or authorised by law to disclose your personal information. For example we may disclose your personal information to a Court in response to a subpoena or to the Australian Taxation Office following a direction issued under taxation laws.

We may also disclose your personal information where you have consented to us doing so. Your consent to the disclosure of your personal information may be given explicitly such as in writing or verbally or may be implied from your conduct such as when you discuss details of the relationship you have with us publicly with the media.

Generally however we do not disclose your personal information to a party outside Lease & Asset, unless that party is contracted to Lease & Asset to provide administrative services or activities on our behalf and that party is bound by the same privacy rules we follow.

Some examples of parties outside Lease & Asset to whom we may disclose your personal information and the reason for disclosure are: -

- mail service providers for the mailing of bank statements, Lease & Asset direct marketing material etc.,
- other insurers, insurance reference agencies, assessors, medical practitioners or investigative service providers for the purpose of the assessment of insurance claims or requests
- mortgage insurers for the purposes of insuring your mortgage

Ensuring your personal information is up-to-date

We rely on the personal information we hold about you to efficiently conduct our business of providing financial products and services.

For this reason, it is very important that the personal information we collect from you is accurate, complete and up-to-date.

During the course of our relationship with you we will ask you to tell us of any changes to your personal information however you can contact us at any time to update your personal information or to tell us that the information we hold about you is inaccurate or incomplete.

Is my personal information secure?

The protection of your personal information is a priority for Lease & Asset.

This is why we take all reasonable precautions to safeguard your personal information from loss, misuse, unauthorised access, modification or disclosure.

We employ a number of means to protect your personal information including,

- external and internal premises security
- restricted access to personal information
- entering into confidentiality agreements with all employees, contractors and third party organisations
- having in place stand-by systems to deal with major business interruptions
- maintaining technology products to prevent unauthorised computer access
- regular reviewing and testing of our technology in order to improve the level of security

Furthermore, when we no longer require your personal information it is our practice to securely destroy the information or delete it from our systems.

Can I access the personal information Lease & Asset holds about me?

You may request access to any of the personal information we hold about you.

In most cases, a summary of personal information such as your name and address details, contact telephone numbers, contract numbers and the products and services you have with us are freely available to you by calling 07 3831 3222 or visiting us.

For more detailed requests for access to personal information, for example, access to information held in archives, a fee may be charged to cover the cost of retrieval and the supply of this information to you.

All requests for access to personal information will be handled as quickly as possible and we shall endeavour to process any request for access within 30 days of having received the request. Some requests for access may take longer than 30 days to process depending upon the nature of the personal information being sought.

Lease & Asset may be required by law to retain your personal information for a period of time after you have ceased your relationship with us. After the required time has passed we attend to the secure destruction or deletion of your personal information.

Can my request for access to my personal information be denied?

Lease & Asset is not always required to provide you with access to your personal information upon your request.

We may refuse you access to personal information in a number of circumstances such as where the information may relate to existing or anticipated legal proceedings with you, where denying access is required or authorised by law, or where the request for access is regarded as frivolous or vexatious.

If we deny your request for access to, or refuse your request to correct your personal information, we will explain why.

What is a Commonwealth identifier?

A Commonwealth identifier is a Commonwealth Government or Commonwealth Government agency designated identification number such as your Tax File Number (TFN) or Medicare number.

Lease & Asset does not use Commonwealth identifiers as a means of identifying the personal information that we may have collected about you.

We only use Commonwealth identifiers as a means by which you may prove your identity, say when you are establishing a bank account with us or for purposes required by law such as when we supply your TFN to the Australian Taxation Office.

Do I have to be identified at all?

Generally it is not possible for us to do business with you unless we have identified you and in some cases, the law requires that you identify yourself to us.

Wherever it is lawful and practicable to do so, we may offer you the opportunity to deal with us anonymously. For example, when making an inquiry about current interest rates applicable or the type of products or services we offer.

Does my personal information leave Australia?

Lease & Asset does not send personal information outside Australia unless it is authorised to do so by law.

Sensitive information

If personal information concerns particular topics it is regarded as sensitive information.

Sensitive information can be information about your,

- racial or ethnic origin
- political opinions
- membership of a political association
- religious beliefs or affiliations
- philosophical beliefs
- membership of a professional or trade association
- membership of a trade union
- sexual preferences or practices
- criminal record
- health

Lease & Asset only collects, uses or discloses sensitive information about you as is allowed by law for example where we have received your consent to do so or the collection is necessary for the establishment, exercise or defence of a legal claim.

Access to our services via the Internet

Whilst the Internet has brought many improvements to the way Lease & Asset is able to do business with you we also understand that you may have concerns about the personal information collected about you online or the security of your personal information that may be exchanged between us online.

- **Information collected about you online**

The Lease & Asset Web site relies on "cookies" to provide a number of services to you.

A cookie is a piece of data that a Web site can send to your browser, which may then be stored on your computer. Cookies generally allow the web site to interact more efficiently with your computer.

Usually you can set your browser to notify you before you receive a cookie so that you can decide whether to accept it. You may also be able to set your browser to turn off cookies. However sometimes not accepting a cookie may effect your use of a Web site.

The cookies used by Lease & Asset are not used to track your browsing habits.

- **Security of your personal information online**

Generally e-mail is not a secure way to communicate therefore you should not send your personal information to us via e-mail.

Our Privacy Policy may change from time to time

Lease & Asset constantly reviews all its policies and procedures to keep up to date with changes in the law, technology and market practice.

As a result we may change this privacy policy from time to time.

Concerns or requests for access?

If you have a question about this Privacy Policy or wish to lodge a request to access your personal information you can contact us in any of the following ways,

- By visiting ⇨ Any one of our branches
- By telephoning ⇨ 07 3831 3222
- By writing to ⇨ Lease & Asset
Privacy Information (RE058)
Unit 2, 414 Upper Roma Street
BRISBANE QLD 4000

Can I complain about a breach of my privacy?

If you believe that Lease & Asset has not protected your personal information as set out in this privacy policy you may lodge a complaint with us in any of the following ways,

- By telephoning ⇨ 07 3831 3222
- By writing to ⇨ Lease & Asset
Customer Relations (RE058)
Unit 2, 414 Upper Roma Street
BRISBANE QLD 4000

What if I am not satisfied with Lease & Asset's response?

If you are not satisfied with the result of your complaint to Lease & Asset you can refer your complaint to the Federal Privacy Commissioner.

You can contact the Federal Privacy Commissioner,

- By telephoning ⇨ 1300 363 992
- By writing to ⇨ Director of Complaints
Office of the Federal Privacy Commissioner
GPO Box 5218
Sydney, NSW 1042