

Privacy Policy and Credit Information Policy

Raw Hire Pty Ltd ABN 72 102 326 983 ("Raw Hire") values the privacy of individuals and is committed to protecting your personal and credit information. Raw Hire is bound by the *Privacy Act 1988 (Commonwealth)* and any amendments (the "Act"), the Australian Privacy Principles (APPs) set out in the Act and the Credit Reporting Code.

This policy outlines how:

- Raw Hire collects, uses, discloses and manages personal and credit information about an individual, across our business; and
- How an individual may query their personal and credit information (including complaints, if any about Raw Hire's compliance with APPs) held by Raw Hire.

This policy does not apply to personal or credit information about employees of Raw Hire, and job applicants.

Raw Hire reserves the right to update this policy at any time and will publish the updated policy on the Raw Hire website.

Personal Information Definition

Personal information is defined by the Act as:

information or an opinion about and identified individual, or an individual who is reasonably identifiable:

- (a) *whether the information or opinion is true or not; and*
- (b) *whether the information or opinion is recorded in a material form or not.*

This definition of personal information excludes information regarding employees of Raw Hire.

Information where Raw Hire has removed any reference to a person, such that the person cannot be reasonably identified, is not personal information ("de-identified information"). De-identified information may be used by Raw Hire for its own purposes.

Credit Information Definition

Credit related personal information includes credit information, credit eligibility information and credit reporting information which refers to credit related personal information such as credit transactions and credit history information which may be disclosed by us to or received by us from credit reporting bodies ("CRBs") in certain circumstances.

Types of Personal and Credit Information

The types of personal and credit information that Raw Hire collects will depend on the products and services provided by Raw Hire (including any inquiries or requests relating to those products and services).

The information collected may include but is not limited to:

- name;
- gender;
- date of birth;
- address;
- contact information (including telephone, facsimile and email);
- signatures;
- driver's licence detail;
- company details including your position/role;
- credit or debit card details including expiry date;
- credit eligibility information (including your application, transaction, repayment, default and infringement history);
- transaction and payment details/history with us, including records of transactions and telephone, email or online communications with us.

Raw Hire may collect and hold sensitive information about you to enable us to provide our products and services to you and only with your express consent or otherwise in accordance with the law.

Collection of Personal and Credit Information

Raw Hire may collect personal and credit information in a number of ways, including through online web enquiry, telephone, facsimile, email, in person at a Raw Hire location, electronic and printed form submissions, from publicly available information and from CRBs. Information may also be collected from electronic tools such as In Vehicle Monitoring Systems, or indirectly through your corporate representatives or via your corporate arrangement with Raw Hire.

Where reasonably practicable, Raw Hire will collect information directly from the individual and inform the person that this is being done. In some circumstances, it is necessary for Raw Hire to collect personal information through third party providers or agents including CRBs such as Veda Advantage, Credit Watch, Dun & Bradstreet.

We hold personal information electronically, (including via public and private clouds) and in hard copy form. We have and will take reasonable steps to protect the security of that information. Raw Hire will also take necessary measures to securely destroy or de-identify personal and credit information that is no longer required for any lawful purpose.

Emails that are sent to any hosted Raw Hire email address may be automatically examined and filtered for unacceptable content. This may result in the email &/or attachments being held for review with access by the Raw Hire IT administrators for security purposes.

Information collected via our website and digital services

Raw Hire provides information and services through digital and online services. These include our website at www.rawhire.com.au, online advertisements and social media profiles.

With the delivery of digital services, information may be collected via cookies, system log files and other technologies. Cookies do not capture information that identifies an individual personally. The information from cookies and system log files allow us to track use of our website and of pages accessed, in monitoring website performance and security, and in measuring visit statistics in an aggregated form.

Cookies may be disabled, however this may lead to reduced functionality on the Raw Hire website.

Raw Hire may also use third party providers (such as Google Analytics, Google AdSense, Adobe) in connection with its digital services. These may include activities around website analytics, email campaign management and surveys.

Use of Personal and Credit Information

Raw Hire collects and holds personal and credit information on customers and prospective customers and their office holders that is reasonably necessary to conduct our business activities.

Generally, personal and credit information will be used to:

- Improve our understanding of your requirements and provide the level of service requested within the Raw Hire range of products and services;
- Administer, maintain, improve and personalise those products and services.

Specific uses include:

- Transactional interactions such as enquiries, quotes, payment, delivery, refunds, credit notes, debt collection, enforcement;
- Development and maintenance of software and business systems
- Communicating with you (and tailoring such communication as required)
- Verifying your identity;
- Sales and marketing activities including:
 - direct marketing;
 - product and market research;
 - managing promotions and campaigns;
 - compilation and reporting of statistics using de-identified information; and
 - communicating information about updates about the business or related sales and marketing activities through both electronic and hardcopy forms
- Record keeping;
- Performance of contractual obligations to us including loss, theft or damage assessment arising from the use or hire of equipment;
- Conducting risk assessments for financial products (including assessing your creditworthiness and eligibility for credit or to guarantee credit for a customer);
- Participation in credit reporting systems and providing information to and assisting CRBs as permitted by law;
- Managing credit arrangements including servicing and administration of accounts;
- Managing complaints and disputes, and complaint or dispute resolution; and
- For purposes expressly permitted with your consent.

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If at any time you provide the personal information of another person to Raw Hire then you must ensure that that person has read and understood this policy and separately consents to that personal information being collected and held by Raw Hire for the above purposes.

Disclosure of Information

Raw Hire may share personal and credit information collected with representatives of Raw Hire, service providers and contractors engaged to assist with conducting our business activities including data processing and analysis, information broking, credit reporting, debt collection, web and print, contract management, legal advice, accounting, risk management, archiving, records maintenance, marketing, research, city councils and government or private organisations responsible for the processing or handling of traffic related infringements; driver licensing authorities; and government, regulatory and law enforcement agencies, where the disclosure is required or authorised by law.

Personal information used for direct marketing or to advise an individual about new services and marketing initiatives that Raw Hire deem relevant to the individual may be sent via mail, SMS, facsimile, email, social media or other means. These communications will be in accordance with applicable laws, including Do Not Call Register Act 2006 and SPAM Act 2003 (Commonwealth)). Individuals who provide personal information to Raw Hire and consent to these direct marketing communications may choose to opt out at any time through the provided means on each communication or through the contact details as outlined below.

Raw Hire may disclose credit information to CRBs and/or other credit providers as permitted by law. For example, where you have consented to the disclosure and failed to meet payment obligations in respect of credit provided by Raw Hire or you have committed a serious credit infringement. CRBs may include this information in reports provided to other credit providers to assist them to assess your creditworthiness. As at the date of this policy, Raw Hire may share credit information with the following CRBs:

*Dun & Bradstreet (Australia) Pty Ltd
Ground Floor, 479 St Kilda Road, Melbourne, Victoria, 3004
Telephone: 1300 734 806*

*CreditorWatch
Level 13, 109 Pitt Street, Sydney, New South Wales, 2000
Telephone: 1300 50 13 12*

Third parties to whom we disclose personal or credit information to may be located in Australia and other countries including Philippines and New Zealand. We will take steps to ensure that our service providers protect and secure your personal and credit information, use it only for the purpose for which it is disclosed and otherwise comply with the Act and the APPs.

Access & Correction of Personal and Credit Information

Raw Hire takes reasonable measures to ensure that collected personal and credit information is current and correct. In the event that you wish to access or correct any personal or credit information that we hold about you, please contact us as per below in writing. An administration fee may be charged by us to recover our reasonable costs of verifying the application, retrieval and forwarding of the requested personal and/or credit information.

Raw Hire will consider any request to correct information that is incorrect and if it is satisfied that the information is incorrect, it will take reasonable steps to correct the information. If Raw Hire does not agree that there are grounds for amendments then the procedures as outlined in the APPs will be followed. We are required to provide reasons if we refuse your request.

Complaints & Contact

Raw Hire encourages any feedback and contact on this policy. Please contact the Privacy Compliance Officer in writing by either email or mail with any feedback, contact or complaints. Raw Hire will endeavor to respond within 30 days of receipt.

*Privacy Compliance Officer
273 Great Eastern Highway, Belmont WA 6104*

*info@rawhire.com.au
Attn: Privacy Compliance Officer*

For information about privacy generally, or if your concerns or complaint are not resolved to your satisfaction, you may direct the matter to the Office of the Australian Information Commissioner at www.oaic.gov.au and or on 1300 363 992.