



Intrinsic Finance Privacy Policy

Last updated: June 2024

Introduction

Alpha Car Finance Pty Ltd, trading as **Intrinsic Finance** and its related bodies corporate (referred to in this document as **we, us** or **our**) recognises that your privacy is very important and we are committed to protecting the personal information we collect from you. The *Privacy Act 1988* (Cth) (**Privacy Act**), and the Australian Privacy Principles (**APPs**) govern the way in which we must manage your personal information and this policy sets out how we collect, use, disclose and otherwise manage personal information about you.

Collection

Types of information collected

We may collect and hold personal information about you, that is, information that can identify you, and is relevant to providing you with the goods you are seeking, in connection with goods or services you provide to Intrinsic Finance, in connection with an application by you for employment, or other purposes relating to the operation of our business from time to time.

The kinds of information we typically collect include name, gender, address, phone number, address, email address, date of birth, drivers' licence (or other identification document) details, credit card and bank account details, employment information, credit history and other information relevant to providing you with the services you are, or someone else you know is, seeking.

If you apply for services from us, we may also collect and hold various information about you and your financial position, including credit information or credit eligibility information. Our separate [Credit Reporting Policy](#) sets out how we deal with that information.

We also may incidentally receive information in the form government related identifiers (for example, TFNs and Medicare Numbers) where it is included on documents you submit to us, for example, where payslips or medical certificates are provided to consider a hardship request. You agree that we may keep a copy of the documents containing those identifiers in our records for the purposes of providing services to you (or assessing whether to provide services to you) and for purposes that are directly related to that purpose or as otherwise permitted by law. We will not otherwise use this information or disclose it to any third party unless we have obtained your consent that that use or disclosure. Given the kinds of services we provide, it is generally not practical for us to allow you to use a pseudonym (i.e. a name other than your own legal name) to interact with us. However, were it is lawful and practical (such as if you are making a general inquiry about our services) you may remain anonymous.

Method of collection

Personal information will generally be collected directly from you through the use of any of our standard forms, over the internet, via email or through a conversation with you. We may also collect personal information about you from third parties acting on your behalf.

There may, however, be some instances where personal information about you will be collected indirectly (such as through credit reporting bodies) because it is unreasonable or impractical to collect personal information directly from you. We will usually notify you about these instances in advance, or where that is not possible, as soon as reasonably practicable after the information has been collected.



Purpose of collection

The personal information that we collect and hold about you, depends on your interaction with us. Generally, we will collect, use and hold your personal information if it is reasonably necessary for or directly related to the performance of our functions and activities. Depending on the reason we are engaging with you, this could be for the purposes of:

- (a) assessing whether we will offer to provide services to you or someone else you know (including assessing your creditworthiness);
- (b) providing services to you or someone else you know;
- (c) considering and assessing an application by you for potential employment;
- (d) responding to your enquiries;
- (e) providing you with promotional material and information about other goods that we and other organisations that we have affiliations with, offer that may be of interest to you;
- (f) facilitating our internal business operations, including the fulfilment of any legal requirements;
- (g) seeking your feedback about our services including through participation in and input into market surveys;
- (h) analysing our services and customer needs with a view to developing new or improved goods;
- (i) conducting business with you if you are a supplier, including conducting vendor due diligence and managing our relationship with you; and
- (j) enforcing our rights under any contract we have with you, including collecting any amounts due by you.

Except as otherwise permitted by law, we only collect sensitive information about you if you consent to the collection of the information and if the information is reasonably necessary for the performance of our functions, as set out above.

Failure to provide information

If the personal information you provide to us is incomplete or inaccurate, we may be unable to provide you, or someone else you know, with the goods you, or they, are seeking.

Internet users

If you access our website, we may collect additional personal information about you in the form of your IP address and domain name.

Our website may contain links to other websites. We are not responsible for the privacy practices of linked websites and linked websites are not subject to our privacy policies and procedures.

Our website uses cookies. The main purpose of cookies is to identify users and to prepare customised web pages for them. Cookies do not identify you personally, but they may link back to a database record about you. We use cookies to monitor usage of our website and to create a personal record of when you visit our website and what pages you view so that we may serve you more effectively.



Use and disclosure

Generally, we only use or disclose personal information about you for the purposes for which it was collected (as set out above). This includes using and disclosing personal information to enforce our rights under any contract we have with you, including to secure payment of any amount owed by you.

We may disclose personal information about you to:

- (a) our related entities to facilitate our and their internal business processes;
- (b) third party service providers, who assist us in operating our business, and providing goods to you (including credit reporting bodies, information technology service providers and debt collection agencies) and these service providers may not be required to comply with our privacy policy;
- (c) credit reporting bodies such as Equifax (whose contact details are set out at in the [Credit Reporting Policy](#)) and debt collection agencies;
- (d) to government authorities and enforcement agencies as required by law or as we consider reasonably necessary or appropriate, including if we have reason to believe you are engaged in fraudulent or other unlawful activities;
- (e) a purchaser of the assets and operations of our business, provided those assets and operations are purchased as a going concern; and
- (f) our related entities and other organisations with whom we have affiliations so that those organisations may provide you with information about goods and various promotions.

In some circumstances, the law may require or permit us to use or disclose personal information for other purposes (for instance, in connection with a binding court order or where you would reasonably expect us to make the disclosure and the purpose of the disclosure is related to the purpose of collection).

Disclosure of personal information overseas

We are likely to disclose personal information (including information credit-related and credit-eligibility information) about you overseas. For instance, our third party service providers or other recipients may be based overseas or may use infrastructure outside Australia, including to New Zealand and the Philippines.

Security

We store your personal information in different ways, including in paper and in electronic form. The security of your personal information is important to us. We take all reasonable measures to ensure that your personal information is stored safely to protect it from interference, misuse, loss, unauthorised access, modification or disclosure, including electronic and physical security measures.

Access and correction

You may access the personal information we hold about you, upon making a written request. We will respond to your request within a reasonable period. We may charge you a reasonable fee for processing your request (but not for making the request for access).

We may decline a request for access to personal information in circumstances prescribed by the Privacy Act, and if we do, we will give you a written notice that sets out the reasons for the



refusal (unless it would be unreasonable to provide those reasons), including details of the mechanisms available to you to make a complaint.

If, upon receiving access to your personal information or at any other time, you believe the personal information we hold about you is inaccurate, incomplete or out of date, please notify us immediately. We will take reasonable steps to correct the information so that it is accurate, complete and up to date.

If we refuse to correct your personal information, we will give you a written notice that sets out our reasons for our refusal (unless it would be unreasonable to provide those reasons), including details of the mechanisms available to you to make a complaint.

Complaints and feedback

If you wish to make a complaint about a breach of the Privacy Act, the APPs or a privacy code that applies to us, please contact us using the details below and we will take reasonable steps to investigate the complaint and respond to you.

If after this process you are not satisfied with our response, you can submit a complaint to the Office of the Information Commissioner. To lodge a complaint, visit the 'Complaints' section of the Information Commissioner's website, located at <http://www.oaic.gov.au/privacy/privacy-complaints>, to obtain the relevant complaint forms, or contact the Information Commissioner's office.

If you have any queries or concerns about our privacy policy or the way we handle your personal information, please contact our privacy officer at:

Email address: customercare@intrinsicfinance.com.au
Telephone: 1300 463 466
Address: GPO Box 1185, Brisbane, QLD 4001

For more information about privacy in general, you can visit the Office of the Information Commissioner's website at www.oaic.gov.au.