

PRIVACY POLICY

Gear Select Pty Ltd, ("Gear Select", "we", "our" or "us") has implemented this Privacy Policy to provide visitors to our website, our customers and other individuals ("you" or "your") with information about how we collect, store and use the personal information you provide to us or that we otherwise collect. If you wish to make any inquiries regarding this Privacy Policy, you should contact us in any of the ways specified below under "How to contact us".

Gear Select is related to other companies (related bodies corporate) and this Privacy Policy applies if your personal information is dealt with by those related companies. A reference in this Privacy Policy to "we", "our" or "us" also refers to our related companies.

We may review and update this Privacy Policy from time to time, including to take into account new laws, regulations and technology. All personal information held by us will be governed by the most up-to-date version of this Privacy Policy posted on our website at www.gearselect.com.au

THE INFORMATION WE COLLECT

"Personal information" is information or an opinion, whether true or not, and whether recorded in a material form or not, about an identified individual or an individual who is reasonably identifiable. Personal information collected by us may include (but is not limited to) the following:

- name, postal and email address;
- date of birth;
- gender;
- occupation and employment details;
- contact details including telephone numbers (landline and mobile);
- driver licence, including driver licence number and other details;
- information from your resume or job application if you apply for a job with us;
- Australian Business Number (ABN);
- credit card information; and
- credit history and other financial information.

In most cases we will collect this information from you directly.

We collect and record personal information about individuals such as:

- our customers, potential customers and their representatives, directors, partners, proprietors and shareholders;
- our suppliers and potential suppliers and their representatives;
- contractors and subcontractors and potential contractors and subcontractors and their representatives in relation to providing goods and services to us;
- our employees past and present, including applicants; and
- any other person who comes into contact with Gear Select.

WHEN AND WHY WE COLLECT PERSONAL INFORMATION

We collect your personal information to allow us to conduct our business functions, to market and sell our products and services, and for the specified purposes set out below under "The way we may use personal information".

We may collect personal information from you:

- when you or your business apply for finance;
- through your use of the Gear Select website;
- from your application for our goods or services;
- in the course of providing you with goods or services;
- when you submit a job application to us;
- when you request information about us, our products or our services;
- as set out in our Commercial Credit Application Form and Commercial Credit Reporting Policy, available at
- www.gearselect.com.au if you apply for credit;
- when you provide feedback; and

• when you contact us by telephone, fax, email, post or in person.

Our website uses a "Contact Us" form through which you can request information, products, and services. Information we obtain from the "Contact Us" form is used to send you orders and information about our company.

We may also collect personal information about you via third parties (ie other organisations, such as your employer or business, or from third party recruitment agencies to whom you provided your personal information). However, we will only collect your personal information in this way if it is unreasonable or impracticable to collect this information directly from you or if we are otherwise permitted to do so.

INFORMATION COLLECTED VIA OUR WEBSITE

We will not collect any personal information about users of our website except when they knowingly provide it or as otherwise described below.

Google Analytics

We use Google Analytics to help analyse how our website is used. Google Analytics generates statistical and other information about website use by means of cookies, which are stored on users' computers. The information generated is used to create reports about the use of our website. Google will store this information. We will not (and will not allow any third party to) use Google Analytics to track or to collect any personally identifiable information of visitors to our Website. We will not associate any data gathered from this website with any personally identifying information from any source as part of our use of Google Analytics. If you do not want your website visit data reported by Google Analytics, you can install the Google Analytics opt-out browser add-on. For more details on installing and uninstalling the add-on, please visit the Google Analytics opt-out page at https://tools.google.com/dlpage/gaoptout.

THE WAY WE USE PERSONAL INFORMATION

We collect personal information you provide about yourself for our business functions and activities, including primarily to apply for finance, and also so that we may:

administer our customer relationships and accounts;

• provide you with information about products or services you may be interested in from us and our business partners;

• review and assess our products and services;

- collect and analyse information for marketing and research purposes;
- conduct customer surveys;
- assist customers by providing them with information and support;

• share your personal information with our related bodies corporate, business partners and selected third parties;

- personalise and customise your experiences with our website;
- communicate with you;

• carry out credit checks and credit reporting where you or your business are seeking to use a credit facility, but only in accordance with our Credit Reporting Policy;

- manage our accounts and carry out debt and equipment recovery functions;
- provide you with ongoing information that we believe you may be interested in receiving;

• if you are an employee of a customer to which we provide our products and services, communicate with you about your or your employer's engagement with us and otherwise as specified in this Privacy Policy; and

• process, review and consider any job application that is submitted by you.

By providing your personal information, you consent to us using your personal information in the above ways and otherwise in accordance with this Privacy Policy.

We may collect and use your personal information for other purposes not listed above. If we do so, we will make it known to you at the time we collect or use your personal information.

MARKETING

We may use personal information provided by you for sending you information, including promotional material, about us or our products and services, as well as the products and services of our related entities, now and in the future. We may send you such information by means of direct mail, phone calls, email, SMS and MMS messages. You can contact us using the contact details specified below under "How to contact us" (or following any specific procedures included in marketing communications) if you do not want to receive marketing information from us.

THE WAYS WE MAY DISCLOSE PERSONAL INFORMATION

Our Privacy and Credit Reporting Policies may be updated from time to time.

Marketing and Disclosure to Related Bodies Corporate and Business Partners

We may use your Personal Information to identify and send you information about products and services (including third party products and services, webinars, special offers and promotions) that we think may be of interest to you. You consent to us sending you marketing communications (including by phone, electronic message or any other delivery method), for this purpose. You may ask us at any time to stop sending you marketing communications by contacting Gear Select on 1300 130 903 and we will comply with your request within a reasonable period.

We may also share your Personal Information with our Related Bodies Corporate and business partners for their marketing purposes. You may ask us at any time to stop doing this by contacting Gear Select on 1300 130 903 and we will comply with your request within a reasonable period.

Depending on the nature of your engagement with us, we may disclose your personal information to our related entities or to third parties that provide products and services to us or through us.

We may also disclose your personal information to:

- any of Gear Select's internal divisions, business units or departments;
- your nominated representatives;

• other organisations or individuals who assist us in providing products and services to you;

• professional service providers and advisors who perform functions on our behalf, such as lawyers;

• medical providers including medical and rehabilitation practitioners for assessing job applications and insurance claims;

• representatives, agents or contractors who are appointed by us in the ordinary operation of our business to assist us in providing goods or services or administering our business (such as for data in this or processing, printing, mailing, marketing, planning and product or service development);

• credit reporting bodies and mercantile reporting agencies; or

• other entities who are your credit providers or trade suppliers.

We may also disclose your personal information to our Website host or software application providers in certain limited circumstances, for example when our Website experiences a technical problem or to ensure that it operates in an effective and secure manner.

We may also disclose your personal information to a purchaser or potential purchaser in connection with the sale or potential sale of our business or any of our assets, including in insolvency, in circumstances which require the purchaser or potential purchaser to use such personal information consistently with this Privacy Policy.

We do not otherwise disclose your personal information without your permission, unless the disclosure is:

• in accordance with this Privacy Policy or any agreement you enter into with us; or

• required or authorised by law including the Australian Privacy Principles under the Privacy Act 1988 (Cth). If you choose not to provide your personal information to us for the purposes set out in this Privacy Policy, we may not be able to undertake certain activities for you such as providing you with requested information, products or services, or permit you to participate in our recruitment or selection process.

OUR COMMITMENT TO DATA SECURITY

To maintain the security and confidentiality of your information and prevent unauthorised access, maintain data accuracy, and ensure the appropriate use of information, we have put in place appropriate physical, electronic, and managerial procedures reasonably designed to safeguard and secure the personal information we collect. In addition, personnel who have access to our database are trained to maintain and secure all information.

If other organisations provide us with support services, we require them to appropriately safeguard the privacy of the information provided to them.

ACCESSING OR UPDATING YOUR PERSONAL INFORMATION

You can contact us to request access to your personal information or if your information changes. In ordinary circumstances we will give you full access to your personal information. However, there may be some legal or administrative reasons to deny access. If access is denied, we will provide you with the reason why. A request for access can be made by contacting us in any of the ways specified below under "How to contact us". We take reasonable steps to ensure that any personal information we collect and use is accurate, complete and up-to-date. To assist us in this, you need to provide true, accurate, current and complete information about yourself as requested, and properly update the information provided to us to keep it true, accurate, current and complete. Please contact us in any of the ways specified below under "How to contact us" if you believe that the personal information is inaccurate or incomplete and we will use reasonable efforts to correct the information.

HOW TO CONTACT US

If you:

- have a query or concern about this Privacy Policy or our personal information handling processes;
- wish to make a complaint in relation to a breach of your privacy;
- would like to access your personal information held by us; or
- would like to correct your personal information held by us,

please contact our Privacy Officer in any of the following ways:

- by sending mail to The Privacy Officer, Gear Select, 25 York Road, Ingleburn NSW 2565 Australia, or
- by email to gearselect.com.au.

We will investigate your queries and complaints within a reasonable period of time and will notify you of the outcome of our investigation.

POLICY REVIEW

Gear Select Pty Ltd is committed to the implementation of this Policy and will review the Policy as appropriate at any time, including but not limited to by reason of changes to law, technology and best practice. This Policy has been authorised by Gear Select's Managing Director, George Rikiti.

Authorised:George RikitiSignPosition:ManagingDate:Director01/11/2019

Signature