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CAR NEXT DOOR PRIVACY POLICY AND CREDIT REPORTING POLICY

Last Modified: October 2020

This policy sets out how we manage:

- your personal information (as defined under the Privacy Act 1988 (Cth) (“Privacy Act”) (“Personal Information”) and other information; and
- your credit information and credit eligibility information.

This policy is our credit reporting policy for the purposes of Part IIIA of the Privacy Act.

The information we collect

We may collect and hold identifying information such as name, age, gender, telephone number and email address, plus banking/credit card information, driver’s licence details, photographs of you (which you will need to submit as part of the online application process) and driving history.

If you register as an Owner member, we will also collect details about your vehicle including registration details, make, model, colour, year of manufacture, VIN as well as a record of any existing damage. As part of our service, we will collect necessary data to facilitate the processing of tolls and fuel expenses and will keep this information for a reasonable period of time.

The in-car unit installed in cars will track GPS coordinates, which we use to calculate distance travelled by Borrowers and to ensure the Vehicle is in the correct location prior to the start of a Booking. This data will be retained for a reasonable period of time. The GPS data will not be disclosed to any Member (other than where necessary to confirm the location of the vehicle at the start of, or outside of, a valid booking) or any other third party, except where we are legally obliged to do so or where it is required for law enforcement.

How we collect your information

We may collect your information in a number of ways, including:

- directly from you (such as where you provide information to us when you visit our website, complete an application form or agreement for one of our services, or contact us with a query or request),
- using log files and cookies, as set out below;
- from third parties such as credit reporting bodies, service providers or partners. We may receive additional information such as credit history and fraud detection information or data and combine it with information we have about you. For more details see our Credit Reporting Policy below;
- from publicly available sources of information; or
- from our records of how you use our services.



If you choose not to provide certain information about you, we may not be able to provide you with the services you require or accept your application for membership.

How we hold your information

We may store your information in hard copy or electronic format, in storage facilities that we own and operate ourselves, or that are owned and operated by our service providers. We take reasonable steps to maintain the security of your information and to protect it from unauthorised disclosures.

Use of Information and Information Verification

Car Next Door will use your Personal Information to provide and improve the Car Next Door service and provide a secure and trusted experience. That includes use of your Personal Information:

- to facilitate our administration and operation of the service;
- to understand better how our users engage with the service;
- to verify your identity and account information, or to conduct appropriate checks for credit-worthiness and for fraud checking, investigation and risk assessment;
- to process your requests and transactions, to charge and bill you for your use of our service, and to collect any amounts you may owe us;
- to provide you with information or services you request; and
- to inform you about other promotions or products or services we think will be of interest to you.

Car Next Door may use third party services to verify the information you provide to us and to obtain additional related information and corrections where applicable.

If you list a vehicle on the platform, your public listing page will include information including your first name, public profile photos, the city where your listing is located, listing description, calendar availability, a summary of your vehicle's trips and reviews and your vehicle's approximate geographic pick-up location. Our services allow your public profile and listing pages to be included in search engines and used for advertising, in which case your public listing may be indexed by search engines and published as search results or advertisements.

If you book a vehicle or agree to a booking through the platform, we may also share photos of the vehicle, and other information relating to the booking that you submit or upload, with the other party involved in the booking.

We may share information with service providers who are engaged by or working with us in connection with the processing or collection of payments, operation of our services and support functions who need access to such information to carry out their work for us.

Log Files

Like many other sites, www.carnextdoor.com.au makes use of log files. The information inside the log files includes internet protocol (IP) addresses, type of browser, Internet Service Provider (ISP), date/time stamp, referring/exit pages, and number of clicks to analyze trends, administer the site, track user's movement around the site, and gather demographic information. We combine the anonymous information collected through third-party services with personally identifiable information, but only if you provide us with your email address, and only for the purposes of linking your user or member profile to the sites, web pages or advertisements that contributed to your using our website. We use this information to improve our product, advertising and marketing.

Use of Cookies and website analytics.

To improve your experience on our site, we may use 'cookies'. Cookies are an industry standard and most major web sites use them. A cookie is a small text file that our site may place on your computer as a tool to remember your preferences. You may refuse the use of cookies by selecting the appropriate settings on your browser, however please note that if you do this you may not be able to use the full functionality of this website.

Our website uses Google Analytics and Mixpanel, services that transmit website traffic data to servers outside of Australia. We use reports provided by these services to help us understand website traffic, webpage usage and the usage of our service.

By using our website and platform, you consent to the processing of data about you by Google and Mixpanel for the purposes set out above. You can opt out of Google Analytics if you disable or refuse the cookie, disable JavaScript, or [use the opt-out service provided by Google- \(external site link\)](#).

When you visit our website, third parties may place cookies on your browser or use similar tracking technologies (such as advertising IDs in environments that do not support cookies) and may send their own cookies to your cookie file. These record standard internet traffic information to serve targeted advertising on sites across the Internet.

Aggregated data

We may compile aggregate data about the use of our services. Information about how you use a service may be collected and combined with information about how others use the service. Aggregate data helps us understand trends and our users' needs so that we can develop and improve our services. We may share anonymised aggregate information with advertisers and partners. This policy does not limit our collection and use of aggregate information that does not identify any individual.

Maintaining the Quality of your Personal Information

It is an important part of providing our services to you that your Personal Information is up to date. It is important that you advise us at the earliest opportunity of any changes to your Personal Information so that our records can be updated.

Security of Personal Information

Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure. Your Personal Information will be stored on the servers of our PCI Level 1-compliant technology service provider.

When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information.

Access to your Personal Information

You may request access to Personal Information about you that we hold and you may ask us to correct your Personal Information if you find that it is not accurate, up-to-date or complete. You may also make a complaint about our handling of your Personal Information. These services are free of charge.

If you wish to close your account or cancel your application and request deletion of your personal information, please send an email to members@carnextdoor.com.au.

Please note that we may be unable to delete information that we need to comply with applicable laws, detect or prevent fraud, collect any fees owed, resolve disputes, assist with or process claims, troubleshoot problems, assist with any investigation, comply with audits and investigation, enforce our Membership Agreements and Policies and take other actions reasonably necessary, permitted, or required by applicable law. There may also be residual information that will remain within our databases and other records, which will not be removed.

To protect your privacy and the privacy of others, we will need evidence of your identity before we can grant you access to information about you or change it.

You can contact us by email at members@carnextdoor.com.au or by phone on (02) 8035 8000.

Disclosing Your Information

We may disclose your Personal Information to third parties:

- where we sell any or all of our business and/or our assets to a third party;
- where we are legally required to disclose your information;
- with your consent, when we conduct marketing activities with third parties; or
- to assist fraud protection and minimise credit risk.

We may also disclose your name and contact information to other members of Car Next Door in order to facilitate the smooth operation of the service. Please see the latest Member Agreement and Owner Supplement for more details. These documents are available on our website (<https://www.carnextdoor.com.au/terms-of-use>)

Changes to This Privacy Policy

We may change this privacy policy from time to time. When we do, we will post the change(s) on our website. We suggest that you visit our website regularly to keep up to date with any changes.

Complaints

You can lodge a complaint with us about any breach of our Privacy Policy and our privacy obligations to you by contacting us by email at support@carnextdoor.com.au or by phone on (02) 8035 8000.

Opt-out of emails

If you wish to opt out of marketing and promotional emails, please contact us by email at support@carnextdoor.com.au or click the unsubscribe link in the content of the email. You may not opt-out of receiving service-related emails.

Contact Us

If you have questions or concerns about this Privacy Policy, contact us at support@carnextdoor.com.au or on (02) 8035 8000. Our full contact details are available on our website (<https://www.carnextdoor.com.au/about-us/contact-us>).

Credit Reporting Policy

We may provide credit as contemplated in the Privacy Act to our customers in connection with our services and, as a result, we may collect credit information and credit eligibility information about you as referred to in the Privacy Act.

How we collect and hold credit information and credit eligibility information about you

We collect, hold and use, information related to your commercial and consumer creditworthiness from Credit Reporting Bodies (CRBs), for all purposes permitted by law. We also disclose information to them. This activity is conducted for the purpose of assessing your credit capacity, eligibility or history in connection with an application or an obligation as a guarantor, collecting payments from you, and managing our credit relationship.

Credit information relates primarily to your credit-related dealings with us and covers various types of information that can be collected by CRBs that report on consumer credit worthiness.

Credit information includes:

- identification information
- basic information about your credit account (for example when it was opened)
- details about information requests we make about you to CRBs
- information about certain overdue payments and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these
- various publicly available information like bankruptcy and credit-related court judgements

We may collect credit information about you in any of the circumstances relating to other personal information described above under “How we collect your information”. Credit eligibility information is information equivalent to the kinds listed above that we generally collect from CRBs.

This information relates primarily to your dealings with other credit providers (for example, banks, other financial institutions, or other organisations that may provide you with credit in connection with their products or services). It may also include certain credit worthiness information that we derive from the data that we receive from a CRB. Sometimes we may also collect credit eligibility information about you from other credit providers.

We store and safeguard your credit information and credit eligibility information in the ways described above under “How we hold your information”.

How we use and when we disclose your credit information and credit eligibility information

We may disclose your credit information to CRBs. Those CRBs may then include that information in credit reporting information that they provide to other credit providers to assist them to assess your credit worthiness.

We may also use and disclose your credit information for other purposes and in other circumstances when permitted to do so by the Privacy Act.

Our use and disclosure of credit eligibility information is regulated by Part IIIA of the Privacy Act and the Credit Reporting Privacy Code. We will only use or disclose such information for purposes permitted by these laws, such as:

- processing credit-related applications and managing credit that we provide;
- assisting you to avoid defaults;

- collecting amounts you may owe us in relation to such credit and dealing with serious credit infringements;
- assigning our debts;
- participating in the credit reporting system (including by informing a CRB if you have defaulted on a payment that is greater than or equal to \$150, where we have issued an initial notice requiring payment of the overdue amount and then issued a second notice (no sooner than 30 days after the first) giving you at least 14 days' prior written notice of our intention to report the default to a CRB);
- dealing with complaints or regulatory matters relating to credit or credit reporting; or
- as required or authorised by another law.

How to access or correct your credit information or credit eligibility information

If you wish to access or correct errors in any of your credit information or credit eligibility information that we hold, please contact us at support@carnextdoor.com.au or by phone on (02) 8035 8000.

We may apply an administrative charge for providing access to your credit eligibility information, depending on the request.

How to make a complaint regarding our compliance with Part IIIA of the Privacy Act and the Credit Reporting Privacy Code

If you think that we have not complied with Part IIIA of the Privacy Act or with the Credit Reporting Privacy Code (which regulates credit reporting) you can make a complaint by email to us at support@carnextdoor.com.au or by phone on (02) 8035 8000.

We will acknowledge your complaint in writing as soon as practicable within 7 days. We will aim to investigate and resolve your complaint within 30 days of receiving it. If we need more time, we will notify you about the reasons for the delay and ask for your agreement to extend this 30 day period (if you do not agree, we may not be able to resolve your complaint).

We may need to consult with a CRB or another credit provider to investigate your complaint. While we hope that we will be able to resolve any complaint without needing to involve third parties, if you are not satisfied with the outcome of your complaint you can contact the Office of the Australian Information Commissioner (OAIC) on 1300 363 992, by mail to GPO Box 5218, Sydney, NSW 2001, or using the contact form at <https://www.oaic.gov.au/about-us/contact-us/>.

Your Consent

By using the site and/or applying to become a member of Car Next Door, you consent to the collection and use of information as outlined in the above documentation.