

TYREPLUS AUSTRALIA PRIVACY AND CREDIT REPORTING POLICY

TYREPLUS Australia (we or us) is committed to maintaining the privacy of our customers or persons visiting our website. This page set out our policy on how we manage "personal information". This policy also includes our "credit reporting policy" and how we manage information collected in connection with a credit application or a credit facility (hereinafter collectively referred to as credit information).

This policy is intended to help you understand how we manage the personal and credit information that we collect, hold, use and disclose, how you can seek access to and correction of that information and, if necessary, how you can make a complaint on our handling of that information.

What types of personal information do we collect and hold?

You may be asked for personal information if you want to take advantage of specific services we offer such as, but not limited to, e-mail enquiries (contact us), consumer or tyre reviews, survey, social sharing features (such as the Facebook "Like" button or other tools) or specific promotions.

This site does not automatically capture or store personal information, other than logging the users IP address and session info such as the duration of the visit and the type of browser used. This is recognized by the web server and is only used for system administration and to provide statistics which we use to evaluate use of the site.

Parts of our site use cookies to store information on your computer to enhance your experience of our site and to store preferences and session information. Your experience of sections of this site may be degraded if you do not enable cookies to be store on your computer.

What types of credit information do we collect and hold?

When you make a request to buy our products on credit we may check your credit worthiness and at other times we may collect information about you from and give information about you to Credit Reporting Bodies (CRBs). This information may include:

- Your current and prior names and addresses, date of birth; ABN number; gender
- That you have applied for commercial credit (including the name of each relevant credit provider), the type and amount of that credit and the fact we have accessed your consumer credit information to assess a relevant application;
- That we and other credit providers are or have been a provider of credit to you and the type, certain terms that relate to repayment and maximum amount of credit that we have provided or will provide;
- The date that any credit contract we or other credit providers have or had with you was entered into and the date that it is terminated or otherwise ceases;
- Your repayment history i.e. whether in relation to credit facilities provided by us or other credit providers;
- Court proceedings information, personal insolvency information and credit-related publicly available information;
- Payments owed to us or another credit provider, in connection with credit provided to you or in relation to which you are a guarantor);



- Whether in our or another credit provider's opinion you have committed a serious credit infringement;
- Whether you have entered into arrangements with us or other credit providers in connection with credit provided to you;

Our evaluations relating to your credit worthiness are derived by us or by CRBs wholly or partly on the basis of the information above.

We gather credit information from your application and may also gather credit information from CRBs; other credit providers; co-applicants; guarantors/proposed guarantors; other references given by you; organizations that check the security you are offering such as valuers; organizations that issue identification documents regarding your identity; and our service providers involved in helping us to provide credit, including debt collectors and legal advisers.

Holding and protecting your personal and credit information

Personal and credit information submitted by you may be stored in physical or electronic form either on our own systems or the systems of our service providers. The personal and credit information is protected using appropriate safeguards. We also require our service providers to follow strict security standards and bind them with obligations of confidentiality when holding and processing any personal or credit information.

Purposes for which we may collect, use and disclose your personal information

You may be asked for personal information if you want to take advantage of specific services we offer such as, but not limited to, e-mail enquiries (contact us), consumer or tyre reviews, survey, social sharing features (such as the Facebook "Like" button or other tools) or specific promotions. In each case we will only use the personal information you provide to deliver the services you have told us you wish to take part in. You will be given an opportunity to opt out of further contact if you wish. If you would prefer that we not collect any personally identifiable information from you, please do not provide us with any such information.

We may share your personal data with third party suppliers or service providers. These suppliers and service providers are contractually obligated to keep your personal data confidential and secure, and they are required to use your personal data only for the needs of the services that were entrusted to them.

Purposes for which we may collect, use and disclose your credit information

If you are applying for credit or you have obtained credit or if you guarantee or propose to guarantee the obligations of another person or you are a director of a company that has applied for credit we may collect, use and disclose your credit information for purposes including:

- Forming decisions on whether to provide you, or an entity associated with you, with credit or to accept you as a guarantor;
- Participating in the credit reporting system and providing information to CRBs in accordance with the Privacy Act and the Credit Reporting Code;
- Informing you in on your credit-related obligations and assisting you in avoiding a default;
- Undertaking debt recovery and security enforcement including in relation to guarantors
- Dealing with complaints and assisting other credit providers to do the same; and
- Meeting legal and regulatory requirements.



Disclosure of personal information to third parties

We receive services from other TYREPLUS Group companies and external service providers, some of which may be located outside of Australia (see the additional section below titled "Overseas Disclosures"), and your information may be provided to them for this purpose.

Third parties to whom we disclose your personal information may include:

- Related TYREPLUS Group companies outside Australia;
- Persons to whom disclosure of your personal information is necessary in order for us to provide or manage any services or transactions requested by you including:
- Service providers, such as mail services, delivery agencies; service and support agencies; customer service agents
- Service providers to whom we subcontract any tasks under our agreements with you
- Legal, audit, settlement, valuation and any other professional service providers under a duty of confidentiality to us
- Analytics and market research service providers who provide marketing, market research, or other related services relating to promotion of our business;
- Insurers, assessors and underwriters
- Your guarantors and persons authorized by you
- Debt collectors
- Fraud reporting agencies
- Any potential investors, purchasers or persons wishing to acquire an interest in any part of our business from time to time; and
- Any person to whom we are under an obligation to make disclosure under the requirements of any law, rules, regulations or guidelines including, regulators, governmental bodies or industry recognized bodies (all or some of which may be in or outside Australia)

Disclosure of credit information to third parties

We may disclose your credit information to CRBs for purposes such as those described above where the Privacy Act permits us to do so or where required or authorized by law.

TYREPLUS shares credit information with VEDA ADVANTAGE INFORMATION SERVICES AND SOLUTIONS LIMITED (ABN 26 000 602 862) having its registered office at Level 15, 100 Arthur Street, North Sydney 2060 in the State of New South Wales ("Veda") CRB <http://www.veda.com.au/credit-reporting-policy>
If you are a victim of fraud the Privacy Act entitles you to request that a CRB not use or disclose credit reporting information they hold about you during a "ban period". You can make such a request to the CRB listed per details given at its website also stated above.

Overseas Disclosures

TYREPLUS Australia is a part of the TYREPLUS Group and as a result of its management structure some recipients of personal or credit information may not be located in Australia. While it is not reasonably practicable to list all of the countries to which your information may be transmitted from time to time but such countries are likely be those where TYREPLUS has offices globally. A list of those countries is available



through the TYREPLUS Australia website at www.TYREPLUS.com.au. Such non Australian organizations may in turn be required to disclose information we share with them under a foreign law.

Unless a CRB has a business link in Australia we will not share your credit information with a CRB. We are unlikely to share credit information we obtain from a CRB or that we derive from that information with third parties outside of Australia.

When we do share information as above, we remain responsible for that disclosure and will ensure that your credit information is handled according to the requirements under the Part IIIA of the Privacy Act.

Requesting access to your personal or credit information

The Privacy Act entitles you to access personal or credit information we hold by contacting our Privacy Officer (contact details below). Our endeavor will be to respond within 30 days and for making such a request.

The Privacy Act entitles you to access personal or credit information we hold by contacting the privacy officer at the CRB whose contact details can be obtained at the website of the CRB.

There are some exceptions to your right of access to your personal information including where:

- Denying access is according to Australian law or a court/tribunal order;
- Access would prejudice enforcement activities
- The information relates to existing or anticipated legal proceedings between you and TYREPLUS Australia and would not be accessible by the process of discovery
- Access would have an unreasonable impact on the privacy of others
- The information relates to a commercial sensitive decision making process
- Access would be unlawful;
- The request for access is frivolous or vexatious
- We reasonably believe that access will pose a serious threat to life, health or safety of an individual, or to public health or public safety.

Requesting correction of your personal or credit information

The Privacy Act entitles you to request that we correct/rectify information that we hold about you. If you would like to do so please contact the Privacy Officer using the contact details below.

The Privacy Act entitles you to request that the CRB correct/rectify information that it holds about you. If you would like to do so please contact the privacy officer of the CRB per the contact details at the website.

Any corrective action by us will normally be done within 30 days of a request. Any delay will be notified to you in writing. We may deal with your request by consulting with a CRB or another credit provider. If we do not agree with a request to correct information we will give you notice in writing as to our reasons for the disagreement and the mechanisms available to you to complain about our decision.

Correction of information is provided free of charge.



Complaints and disputes

If you have any complaints or disputes relating to our compliance with the Privacy Act or the Credit Reporting Code please contact the Privacy Officer (contact details below).

An acknowledgement of the complaint will be sent within 7 days of receipt. We intend to investigate complaints and resolve them within 30 days of receipt. If we cannot resolve your complaint within this period we will notify you as to the reasons for such non resolution and specify a date when we expect a resolution.

If your complaint relates to credit information and we consider it necessary in order to deal with your complaint, we may consult with a CRB or another credit provider. If, while the complaint remains unresolved, we are disclosing information subject to the complaint to a third party, we may advise the third party about the complaint.

If we fail to deal with your complaint to your satisfaction you may refer the complaint to the Office of the Australian Information Commissioner in relation to both personal information and credit information.

Contacting Us

If you wish to find out more information, or raise any specific or general concerns about TYREPLUS Australia and our Privacy Policy and practices please contact:

Name: Shane Badley

Email: shane.badley@au.michelin.com

Address: 51 - 57 Fennell Street, Port Melbourne, VIC, 3207

