



PRIVACY POLICY

1. In this Privacy Policy (**Policy**):

- 1.1. a reference to **us**, **our** or **we** is to Mustang Owners Club of South Australia (**MOCSA**) Incorporated;
- 1.2. **Personal Information** means information or an opinion about an individual whose identity is apparent or can reasonably be ascertained from the information or opinion whether or not the information or opinion is true or not and whether the information or opinion is recorded in a material form or not;
- 1.3. **Website** means all of the pages located on the website you are currently viewing being (as applicable) all of the pages located via www.mustang.org.au

2. **Privacy Commitment**

- 2.1. Thank you for visiting our Website and for reviewing our Policy. We are subject to and seek to comply with the Australian Privacy Principles contained in the *Privacy Act 1988*. We have created this Policy in order to demonstrate our firm commitment to your privacy.
- 2.2. This Policy sets out how we collect, hold, use and disclose information (including Personal Information) that we obtain from you (including via our Website or through other dealings with you).
- 2.3. This Policy also sets out how we collect, hold use and disclose Credit Information to comply with our credit reporting obligations under the *Privacy Act 1988* and the Credit Reporting Code registered under section 26S(1) of that Act.

3. **Collection of Information**

- 3.1. We will only collect Personal Information about you from you (including via online enquiry forms you submit or any emails you send to us). For example, we collect Personal Information about you such as your name, address, telephone numbers, email address and company details as necessary to perform our functions including when you complete enquiry forms or if you subscribe to our Website for any of our publications.
- 3.2. We collect Personal Information as well as non-personally identifiable information that you voluntarily provide.
- 3.3. Through technology we may automatically record details including your internet address, domain name and the date and time of your visit to our Website (including the web pages viewed), your browser and operating system. Where cookies are used to collect information you can disable cookies on your computer by changing the security and privacy settings in your browser. If you linked to our Website from another website then that information will also be recorded.



PRIVACY POLICY

4. Use and Disclosure of Personal Information

- 4.1. Generally, we use information (other than Personal Information) collected from your visit to our Website to assist us in deciding how to improve our Website (including its utility, content and accessibility) and to monitor the users and usage of our Website. We may use information as to how you and others found our Website in deciding how to promote our Website, products and services (including online advertising).
- 4.2. We will only use and disclose your Personal Information for:
- 4.2.1. the primary purposes for which the Personal Information was collected, for example:
- (a) to provide information to you; and
 - (b) to respond to your query and contact you;
- 4.2.2. a secondary purpose when:
- (a) you would reasonably expect us to use or disclose the Personal Information for the secondary purpose; and
 - (b) the secondary purpose is related to the primary purpose of collection; or
 - (c) you have consented to the use or disclosure of the Personal Information for the secondary purpose.
- 4.3. We may disclose your Personal Information to our related companies, corporate, contractors, agents and service providers but only to provide goods and services to you and/or for the purposes of storage of your Personal Information.
- 4.4. We may disclose your Personal Information to our professional advisers but only so they can advise us in respect of the same.

5. Requirement to provide Personal Information

- 5.1. If you do not provide some or all of the Personal Information requested, we may not be able to provide you with goods and/or services.

6. Cross-border disclosure

- 6.1. It is possible that some of the information we collect may be disclosed to our related bodies corporate, contractors, agents and service providers which may be



PRIVACY POLICY

located outside of Australia. We take such steps as are necessary in the circumstances to ensure that any overseas third party service providers we engage do not breach the Australian Privacy Principles.

- 6.2. You consent to your information being disclosed to a destination outside Australia for this purpose, including but not limited to the United Kingdom.

7. Security of your Personal Information

- 7.1. We may store your Personal 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.
- 7.2. We take reasonable measures to ensure that any Personal Information we hold or disclose about you is complete and correct. We also take reasonable measures to protect your Personal Information from misuse, interference, loss, and unauthorised access, modification and disclosure.
- 7.3. We will destroy or delete any of your Personal Information which we no longer need to retain. If you email us any information (including Personal Information), it is sent at your own risk as it may not necessarily be secure against interception.

8. Anonymity and pseudonymity

- 8.1. When lawful and practical, you have the option of using a pseudonym or not identifying yourself when providing information to us. In doing so you acknowledge that goods and services provided to you may be affected.

9. Credit Reporting Policy

- 9.1. We may provide credit to customers from time to time (for example, giving the customer time to pay our account for services) and this may involve the collection of Credit Information.
- 9.2. Credit information includes:
- 9.2.1. identification information;
 - 9.2.2. historical details of credit provided,
 - 9.2.3. repayment history,
 - 9.2.4. records of information requests by a credit provider mortgage insurer or trade insurer,
 - 9.2.5. the type and amount of credit sought in an application for credit,



PRIVACY POLICY

- 9.2.6. information about defaults,
- 9.2.7. payment arrangements,
- 9.2.8. court and insolvency proceedings,
- 9.2.9. information relating to activities and credit worthiness in Australia and external Territories,
- 9.2.10. information recorded on the National Personal Insolvency Index
- 9.2.11. Opinions of credit providers regarding serious credit infringements regarding an individual.

10. Collection and Holding of Credit Information

- 10.1.1. We may collect Credit Information about you directly from you or persons acting on your behalf (including via application forms submitted by you or on your behalf). We may also collect Credit Information from third parties, including credit reporting bodies and other credit providers, to assist us in determining whether we will provide credit to you.
- 10.1.2. We may store your Credit 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.
- 10.1.3. We take reasonable measures to ensure that any Credit Information we hold or disclose about you is complete and correct. We also take reasonable measures to protect your Credit Information from misuse, interference, loss, and unauthorised access, modification and disclosure.
- 10.1.4. We will destroy or delete any of your Credit Information which we no longer need to retain. If you email us any information (including Credit Information), it is sent at your own risk as it may not necessarily be secure against interception.

11. Use and Disclosure

- 11.1. We may use Credit Information we have collected about you to decide whether or not to provide credit to you. We may also use the Credit Information we have collected in accordance with Part IIIA of the *Privacy Act 1988* and the Credit Reporting Code.
- 11.2. We may collect, hold or use your Credit Information:
 - 11.2.1. to assess an application for credit;



PRIVACY POLICY

- 11.2.2. to collect any outstanding debts in relation to credit we have provided;
 - 11.2.3. to assist a related company in considering whether to provide credit;
 - 11.2.4. to assess the suitability of and enforce any guarantee;
 - 11.2.5. for internal management purposes;
 - 11.2.6. to assess and respond to any access or correction requests that you make to us;
 - 11.2.7. to respond to a request from a credit reporting body or another credit provider about an access or correction request that you have made to those entities;
 - 11.2.8. to respond to a complaint you make to the Information Commissioner or any other dispute resolution provider about our treatment of your Credit Information;
 - 11.2.9. as required by law or the order of a court or tribunal; and
 - 11.2.10. where you otherwise expressly consent to the collection or use.
- 11.3. We may disclose your Credit Information:
- 11.3.1. to credit reporting bodies that we may deal with from time to time;
 - 11.3.2. to a third party that you or we ask to act as a guarantor of any credit provided to you;
 - 11.3.3. to third parties that provide services to us, including debt collectors and credit management agencies;
 - 11.3.4. to other credit providers to assess an application for credit;
 - 11.3.5. to respond to a request from a credit reporting body or another credit provider about an access or correction request that you have made to those entities;
 - 11.3.6. to respond to a complaint you make to the Information Commissioner or any other dispute resolution provider about our treatment of your Credit Information;
 - 11.3.7. as required by law or the order of a court or tribunal; and



PRIVACY POLICY

11.3.8. where you otherwise expressly consent to the disclosure.

11.4. We will comply with any restrictions on the holding, use or disclosure of any Credit Information under the *Privacy Act 1988* and the Credit Reporting Code.

12. Direct Marketing

12.1. We will not use or disclose Credit Information we hold about you for the purpose of direct marketing.

13. Complaint

13.1. If you believe that we have breached our privacy obligations or have failed to comply with Part IIIA of the *Privacy Act 1988* or the Credit Reporting Code, you can make a complaint by emailing or writing to us – refer to clause 18 of this Policy for our contact details.

13.2. We will respond to all complaints within 7 days confirming receipt of the complaint and that the relevant investigation procedures have been commenced.

13.3. We will attempt to complete our investigation and resolve your complaint within 28 days from the date you lodge your complaint.

13.4. If we do not resolve your complaint to your satisfaction or you are dissatisfied with the action we have taken, you may apply to the Office of the Australian Information Commissioner to have your complaint investigated. For further information about how to do this, please contact the Office of the Australian Information Commissioner on 1300 363 992 or visit www.oaic.gov.au.

14. Links to other Websites

14.1. When you leave this Website, you will be going to websites that are beyond our control. Such third party websites may collect Personal Information or other information from users. Our Policy does not apply to any third party websites. We encourage you to read the privacy policies of any third party websites. You may not link to our Website without our prior approval.

15. Change to Policy

15.1. We may change this Policy at any time and without prior notice. Where changes are made to this Policy we will take reasonable steps to notify you. The revised Policy will take effect when it is uploaded on our Website.

16. Accessing Personal Information



PRIVACY POLICY

- 16.1. On your request, we will provide you with access to your Personal Information and Credit Information that we hold within a reasonable period of time after the request is made, except to the extent that we are lawfully able to refuse such a request. If reasonable and practicable to do so, we will give you access to your Personal Information and Credit Information in the manner that you request. If not so requested, we will provide you with access to your Personal Information via email or in writing.
- 16.2. All requests about the Personal Information or Credit Information that we hold must be made by email or by writing to us - refer to clause 18 of this Policy for our contact details.
- 16.3. We rely on the accuracy of the Personal Information and you provide us. In the event that Personal Information or Credit Information about you is inaccurate, incomplete or out-of-date, you can request that the Personal Information or Credit Information about you is corrected by emailing or by writing to us - refer to clause 18 of this Policy for our contact details.
- 16.4. In the event that we deny you access to your Personal Information or Credit Information that we hold, or refuse to correct the Personal Information or Credit Information about you, we will provide you with written reasons and the mechanisms available to complain about such refusal.
- 16.5. We do not generally charge for providing such access but we may do so in certain circumstances. We will try to respond to your request within 14 days.

17. Additional Information

- 17.1. For further information about privacy issues and the protection of privacy, visit the Office of the Australian Information Commissioner's website at www.oaic.gov.au.

18. Contact

- 18.1. If you have any queries in respect of our Policy, please email secretary@sa.mustang.org.au or write to Mustang Owners Club of South Australia Inc. PO Box 210 North Adelaide, SA 5006

Signature

BRETT LONNIE (President)

Date: 26/02/19