

# Mr Rental Privacy Statement

Mr Rental Franchising Australia Pty Ltd, trading as Mr Rental ('we', 'us', 'our') collects, uses and discloses personal information about you for the purposes described in this Privacy Statement.

#### Why we collect your personal information

We collect personal information about you so that we can:

- Identify you and carry out appropriate checks
- Understand your requirements and provide you with our products or services
- Assess your credit worthiness and capacity in connection with consumer or commercial credit (as the case may be)
- Collect overdue payments
- Establish, administer and manage our products (including us commercial or consumer Agreements) and services
- Manage and train our employees and representatives
- Understand you and your needs, and how you interact with us, so that we can carry out product development, service research and
- develop our business strategies
- Promote and market products and services to you
- Manage complaints and disputes

We may not be able to provide you with any of our products and services if you do not give us the personal information we ask you to provide, or we may be limited in the products or services that we can offer you.

### How we handle your personal information

We collect your personal information directly from you. We may also collect personal information about you from other people or organizations.

We may also be required (or authorized) by Australian laws to collect your personal information. These laws may include the Anti-Money Laundering and Counter-Terrorism Financing Act, the National Consumer Credit Protection Act, the Personal Properties Securities Act, as well as some tax laws.

Other Australian laws may require us (or authorize us), to use or disclose your personal information in certain circumstances.

We use and disclose your personal information for the purposes we collected it and for related purposes (where you would reasonably expect us to). We will not use or disclose your personal information for direct marketing purposes unless we have collected the personal information directly from you and you would reasonably expect us to use or disclose your personal information for that purpose, for example, we may disclose your personal information to Mr Rental franchisees for their direct marketing activities. You have the right to tell us you do not want to receive direct marketing communications from us by contacting 1800 880 778.

We may disclose your personal information to (and collect it from):

- Mr Rental franchisees who are not our related companies
- our related companies
- Third party services providers who we have contracted to provide services, for example, information technology providers, marketing services providers, auditors, business management consultants, mail and document management service providers
- Product manufacturers
- Business or strategic research and development organizations
- Debt collections agencies
- Government, statutory, regulatory or enforcement bodies
- External dispute resolution schemes
- Your or our agents' advisers, agents or representatives
- Credit reporting bodies
- Other lessors or credit providers (including for references and collections activities)

Australian Credit Licence Number: 427979

Phone: 1800 880 778

- Your employer
- Any other person or organization that you have asked us to provide your personal information to, or collect it from
- Any other organization considering whether to acquire (or has acquired) an interest in our business or any rights under your Agreement with us

You agree that we may collect, hold, use and disclose your personal information as described in this Privacy Statement and consistently with the Privacy Act.

We will not disclose your personal information to overseas recipients.

#### **Disclosure to Credit Reporting Body**

Where the Privacy Act permits us to, we may disclose your personal information to credit reporting bodies. For example, to obtain a credit report about you to assess your application for a commercial or consumer credit under an Agreement with us, or to assess your suitability as a guarantor for a commercial or consumer credit applied for or provided to another person, or to assist us to collect overdue payments under an Agreement with us. If you applied for commercial credit under an Agreement with us, you gave us your express written consent to obtain a consumer credit report about you by signing in the Schedule to the Agreement.

If you fail to meet your payment obligations under any consumer Agreement provided by us, or commit a serious credit infringement, we may be entitled to disclose this to a credit reporting body.

Credit reporting bodies may include personal information provided by us in credit reports provided to other credit providers to assist them to assess your credit worthiness.

We currently disclose personal information to, and collect personal information from:

- illion (Australia) Pty Ltd. Their telephone contact details are 1300 734 806 or visit their website at www.illion.com.au You can obtain illion's policy about their management of personal information by contacting them or visiting their website.
- Or, we may also use Equifax. For the most up to date contact details, you can visit their website at www.equifax.com.au You can obtain Equifax's policy about their management of personal information by contacting them or visiting their website.

## **Our Privacy Policy**

You can ask us for a copy of our Privacy Policy in a form that suits you. Our Privacy Policy is also available on our website at www.mrrental.com.au.

# Your rights

- You have the right to access and/or correct your personal information (including credit-related information) held by us. You can find information about how do this in our Privacy Policy
- You have the right to make a complaint about our compliance with the Privacy Act. You can find information about how do this, and how we will deal with a complaint, in our Privacy Policy
- You have the right to request a credit reporting body not to undertake pre-screening for purposes of direct marketing by a credit provider
- You have the right to request a credit reporting body not to release information about you if you believe you are, or may be, a victim of fraud