

Patterson Cheney Cars & Trucks

Privacy Policy

Purpose

At Patterson Cheney Pty Ltd, we recognise the importance of your privacy and understand your concerns about the security of the personal information you provide to us.

We comply with the Australian Privacy Principles (**APPs**) as set out in the *Privacy Act 1988* (Cth) (**Privacy Act**) and the Credit Reporting Code Australia (**CR Code**), which details how various types of personal, sensitive and credit information may be collected, used, disclosed, stored and destroyed, and how an individual may gain access to or make complaints about the personal information held about them.

This Privacy Policy describes how we collect, process and manage your personal, sensitive and credit information. By submitting such personal information to us, you acknowledge that you have read and understood, and agree to the use of your personal information in accordance with this Policy and the terms of any other notification statements and/or consent forms provided to you.

We reserve the right to revise this Policy or any part of it from time to time. Please review the Policy periodically for changes.

Definitions

Personal Information – is information or an opinion about an identified individual, or about an individual who is reasonably identifiable.

Sensitive Information – a sub-set of personal information, includes information or an opinion about (for example) an individual's racial or ethnic origin, political opinions, political association membership, religious beliefs or affiliations, philosophical beliefs, professional or trade association membership, trade union membership, sexual orientation or practices, or criminal record, and includes health information and genetic information.

Credit Information – includes various aspects of personal information, as well as current credit liabilities, previous credit payments and defaults, information about your credit worthiness, and details held in credit reports (whether that relates to both consumer and/or commercial credit).

What personal information we collect and hold

We will only collect personal information by lawful and fair means, in accordance with the Privacy Act. For fleet and commercial transactions, we will collect a range of business information, but the collection of some personal information in these instances is still necessary or unavoidable. For consumer transactions, we will collect personal information from and about you.

The kinds of personal information we collect from you or about you depend on the transaction you have entered into with us, the goods and services you or your organisation have contracted us to provide, and the goods and services you or your organisation are interested in.

• If you are a current or prospective retail customer of ours, the kinds of personal information that we commonly collect and hold from you or about you include: your name, address, gender, date of birth, fax numbers, telephone numbers, email address, drivers licence details, vehicle registration details, details of your current and previous vehicles, occupation and employment details, voice (eg, from inbound and outbound telephone call recordings for quality, training and record purposes), image (eg, from CCTV and security surveillance, and videos and photos at events), location (eg, from anti-theft vehicle tracking technology in loan, courtesy and

- demonstrator vehicles), personal interests, personal preferences (eg, your preferred vehicle specifications), financial and credit information (eg, when you apply for credit and/or make a purchase).
- If you are a prospective employee or contractor of ours, the kinds of personal information that
 we commonly collect and hold from you or about you may include: your name, address, gender,
 date of birth, telephone numbers, voice and image, email address, qualifications, citizenship,
 visa and migration status and ability to work, education, employment experience, background
 checks, fitness for work checks and referee checks.

Generally, we do not seek to collect sensitive or health information from you or about you. However, your drivers' licence details may disclose some sensitive information to us, and we may collect relevant sensitive information about you (eg, health information, immigration status, background checks, criminal history, etc) if you are applying for a position with us. We may also collect sensitive information from you or about you where there is a legal requirement to do so, or where we are otherwise permitted by law. In all other situations, we will specifically seek your consent.

When you browse our website, contact us electronically or engage with us on social media, we may record geographical tagging and statistical data from your activity. We may also automatically collect your computer's internet protocol (IP) address in order to provide us with information that helps us learn about your browser and operating system, remember you on future visits, and tailor your website experience.

The use of cookies

When you browse our websites, contact us electronically, or engage with us on social media, we may also record geographical tagging, cookies, your IP address and statistical data from your activity. We may use your personal information to customise and improve your user experience on our websites and other social media platforms. By using our websites, you agree that we can record this information from your device and access them when you visit the websites in the future.

If you want to delete or disable any cookies that are already on your computer, please refer to the help and support area on your internet browser for instructions on how to locate the file or directory that stores cookies. Please note that by deleting cookies or disabling future cookies you may not be able to access certain areas or features of our website or experience the full functionality of our websites.

Our websites may also contain links to other websites of interest (eg, our vehicle manufacturers and partner affiliates). However, once you have used these links to leave our websites, you should note that we do not have any control over that other website. Therefore, we cannot be responsible for the protection and privacy of any personal information which you provide whilst visiting such sites and such sites are not governed by this Privacy Policy. You should exercise caution and look at the privacy statement applicable to the website in question.

How and why we collect and hold personal information

We aim to collect personal information only directly from you unless it is unreasonable or impracticable for us to do so. We collect and hold your personal information as necessary to provide our goods and services to you or your organisation.

For example, we collect personal information from you or about you:

- from your interaction with us when you enquire about, obtain or purchase our goods or services;
- when you apply for, or receive credit from us or through us from a third party;
- when you agree to guarantee credit from us, or through us from a third party;
- from your correspondence, including meetings, emails, letters and telephone calls;
- when you participate in our contests, programs or promotions, or attend promotional events;
- from the application forms and contracts that you submit to us:
- when you join our email or mailing lists;
- when you apply for employment; and

from your activity and engagement on our websites and social media platforms.

We only collect personal information for purposes which are reasonably necessary for, or directly related to our business functions, the provision of our goods and services, and other activities as permitted under the Privacy Act.:

Importantly, we also collect and receive personal information about you from third parties, including:

- affiliated third party service providers to you or our business (including financiers and insurers);
- the corporate entities in the relevant motor vehicle manufacturer and finance groups (eg, Toyota Australia and Toyota Finance, Mercedes Benz Australia and Mercedes Benz Finance, Daimler Truck Financial Services, Isuzu Australia, Isuzu Ute Australia)
- online vehicle enquiry, sale and service platforms which you browse or engage with, such as CarSales, Gumtree and other [insert key others]; and
- the web-based and app-based vehicle enquiry, sale, virtual showroom, appointment and service booking platforms which you browse, download or engage with, such as OneToyota, MyToyota and Mercedes-Benz.

We will ensure that all unsolicited personal information will be afforded the same privacy protection as solicited personal information.

Where unsolicited personal information is received:

- we will assess whether we could have collected the information directly from you, and
- if not, then we will destroy or remove identifying components in the information as soon as practicable, but only if lawful and reasonable to do so.

You can be anonymous or use a pseudonym when dealing with us, unless:

- the use of your true identity is a legal requirement; or
- it is impracticable for us to deal with you on such basis.

If we do not collect, hold, use or disclose your personal information, or if you choose not to provide certain personal information to us or do not consent to our collection, holding, use or disclosure of your personal information, we may not be able to:

- answer (or fully answer) your enquiry;
- complete the transaction you or your organisation have requested of us;
- provide you with the goods or services you or your organisation have requested us to provide;
 or
- provide you with the full functionality experience of our websites.

How and why we use and disclose personal information

We use and disclose personal information from you or about you where it is reasonably necessary for us to carry out our business functions, activities and services.

For example, the reasons we use and disclose your personal information include:

- to respond to a query or feedback submitted by you;
- to enable us and/or affiliated third party companies to properly respond to your interest in or request about purchasing a new or used motor vehicle, trading in your existing vehicle, purchasing parts, booking and purchasing motor vehicle service or repair services, finance, insurance, fleet and/or merchandise;
- to enable us and/or affiliated third party companies to operate and maintain our websites, social media platforms and the network programs and apps used within our business (eg, DealerDrive, Podium, CitNOW, Pentana, Eval Expert, Saleslog and Dealersocket.

- to provide you with information about our goods, services, special offers, marketing and promotions, and newsletter communications;
- to enable us to arrange for you things like vehicle registration, finance, insurance and/or vehicle valuations:
- to contact you in the event of a vehicle recall or program, routine maintenance or any warranty matters;
- to maintain records for accounting, administrative, trade reference, fraud check, payment gateway, delivery of goods and services and legal requirements;
- to provide your details to the relevant vehicle manufacturer for warranty and associated purposes;
- to provide your details to the relevant government departments (eg, VicRoads) for vehicle registration and associated purposes;
- to administer our account portals, rewards and loyalty programs, and to conduct customer satisfaction, feedback and quality assurance surveys;
- to collate statistical data, and to conduct market research, social media analysis and website traffic analysis; and
- for other purposes related to your or your organisation's dealings with us.

Where we use your personal information for marketing and promotional purposes, you can opt out at any time by notifying us. Opt out procedures are also included in our marketing communications.

We may also collect, hold, use and disclose your personal information in circumstances that are required or permitted by law, where that is necessary for us to comply with our legal obligations. For example, we will share your personal information with government departments and enforcement bodies where required or permitted by law or legal process (eg, when necessary to prevent physical harm or financial loss, or in connection with an investigation of suspected or actual fraud or illegal activity).

Where we wish to use or disclose your personal information for other purposes, we will obtain your consent.

Credit Information (if applicable)

We will collect, hold, use and disclose both consumer and commercial credit information from or about you if:

- you apply for or receive commercial or consumer credit from us;
- you apply for or receive commercial or consumer credit through an external credit provider (eg, Toyota Finance, Mercedes Benz Finance, Daimler Truck Financial Services, Angle Finance; and/or
- you agree to provide a guarantee for such credit.

The credit information we collect and hold includes your identification details, the type of credit you hold, the amount of credit borrowed, the terms and conditions of your credit, when your credit was opened or closed, whether or not you have met your repayment obligations under your loan contract and loan contracts with other credit providers, and information about your credit worthiness. The credit eligibility information we collect and hold includes credit reports obtained from a Credit Reporting Body and our own rating or scope which helps us to assess your creditworthiness.

We may disclose your information to any of the following Credit Reporting Bodies:

- Illion illion.com.au 13 23 33
- Experian Experian.com.au 1300 783 684
- Equifax Equifax.com.au 13 83 32

If you would like to know how these organisations manage your information, you can view their privacy policies on their websites or contact them directly by calling the numbers above.

Data Security - How we hold and store personal information

We take reasonable steps to protect the personal information we hold against loss, unauthorised access, use, modification or disclosure and against other misuse. The measures taken to protect personal information include password protection for accessing our electronic information, paper files being in locked cabinets, access restrictions and conducting staff training on how to protect personal information we hold.

The following staff members have access to relevant employee and personnel records on a need-to-know basis:

- Directors
- Managers and/or supervisors
- Staff involved in the recruitment and selection process
- Human Resources staff.

To protect your personal information, we take reasonable precautions and follow industry best practices to make sure it is not inappropriately lost, misused, accessed, disclosed, altered, or destroyed. The measures we take include:

- storing personal information held on paper in locked offices in secure premises;
- protecting personal information electronically, including credit card information, the
 information is encrypted using secure socket layer technology (SSL) and stored with an AESsha256 encryption. Although no method of transmission over the Internet or electronic storage
 is 100% secure, we follow all PCI-DSS requirements and implement additional generally
 accepted industry standards; and

Data Security - Destruction and De-identification

We will retain your personal information while it is required for any of our business functions, activities and services, or for any other lawful purpose.

When the personal information that we collect is no longer required, we use secure methods to destroy or permanently de-identify your personal information. As an example, our destruction and de-identification methods may include:

- Paper records being placed in security bins and/or shredded; or
- Electronic records being deleted from all locations, to the best of our ability, or encrypted and/or placed beyond use.

Overseas disclosure

Our business is affiliated with many other businesses located overseas, such as vehicle manufacturers and original equipment manufacturers. In the course of doing business with you, we will disclose some of your personal information to these overseas recipients, particularly where:

- it is necessary to complete the transaction you have entered into (eg, the use of web-based and app-based service platforms, and the notification and registration of your vehicle's warranty to the vehicle manufacturer, etc); and
- you have provided consent; or
- we believe on reasonable grounds that the overseas recipient is required to deal with your personal information by enforceable laws which are similar to the requirements under the APPs; or
- it is otherwise permitted by law.

Whilst it is not practicable to list every country or region in which the overseas recipients are located, recipients of such disclosures are likely to include:

USA, Japan, Europe and other parts of Asia.

OneToyota

Our Toyota dealers are Patterson Cheney Toyota and Chadstone Toyota.

Patterson Cheney's Toyota dealers are part of the OneToyota network of Toyota organisation in Australia (each a OneToyota organisation), comprising:

- Authorised Toyota dealers in Australia;
- Toyota Motor Corporation Australia Limited;
- Toyota Finance Australia Limited;
- Aioi Nissay Dowa Insurance Company Australia Pty Ltd trading as Toyota Insurance; and
- Toyota Western Australia (comprising Prestige Motors Pty Ltd as trustee for the Prestige Toyota Unit Trust and Eastpoint Pty Ltd).

Patterson Cheney's Toyota dealers and other OneToyota organisations collect and share with each other customer and guest information to provide you an integrated OneToyota guest experience, such as allowing you to be known across the network regardless of which OneToyota organisation you deal with and to provide you with products, services, information and assistance, respond to your enquiries and kelp keep your information up to date. Your information may be disclosed to OneToyota network service providers in Australia and overseas for these purposes.

For more information about how Toyota Motor Corporation Australia Limited and Toyota Finance Australia Limited handle your information, please see their combined Privacy Policy at www.toyota.com.au/privacy. The privacy policies of Toyota Insurance and Toyota Western Australia are also available at that address.

Patterson Cheney's Toyota dealers ("Dealer") collects and shares with other organisations in the OneToyota network* your information to provide you an integrated guest experience across the network regardless of which OneToyota organisation you deal with. Further, Patterson Cheney Toyota dealers and other OneToyota organisations may use the information in this form to send you marketing and information about Toyota products, services, special offers, promotions, surveys and events that may be of interest to you (unless and until you advise the relevant organisation otherwise). If you do not wish to receive these communications, please let the relevant organisation know using contact details provided in their privacy policy or opt out using means provided in each marketing communication. Entrants' information may be disclosed to OneToyota service providers located within Australia and overseas for the purposes above.

You also agree to the Dealer sharing that information with other organisations in the OneToyota network* so that OneToyota can provide you an integrated guest experience across the network. Further, Patterson Cheney Toyota and other OneToyota organisations may use the information in this form to send you marketing and information about Toyota products, services, special offers, promotions, surveys and events that may be of interest to you (unless and until you advise the relevant organisation otherwise, or opt out using means provided in each marketing communication). If you do not wish to receive these communications, please let the relevant organisation know. Entrants' information may be disclosed to OneToyota service providers located within Australia and overseas for the purposes above.

Your personal information will be handled in accordance with the Dealer Privacy Policy and the privacy policies of the other OneToyota organisations that deal with you (if any) available at www.toyota.com.au/privacy. These privacy policies contain information about how you can access or correct your information or make a privacy complaint.

* OneToyota comprises: authorised Toyota dealers, Toyota Motor Corporation Australia Limited, Toyota Finance Australia Limited, Aioi Nissay Dowa Insurance Company Australia Pty Ltd trading as Toyota Insurance, and Toyota Western Australia (comprising Prestige Motors Pty Ltd as trustee for the Prestige Toyota Unit Trust and Eastpoint Pty Ltd)

One Toyota Marketing

OneToyota may send you marketing to inform you about products and services, special offers, promotions and events that may be of interest to you. These marketing communications may include

joint promotions with promotion partners, and may be sent to you using any contact details provided by you, such as post, email, phone or SMS.

Please note that each of the OneToyota's are separate organisations. If you do not wish to receive marketing from one organisation, you can let that organisation know at any time using the contact details in their privacy policy (available at www.toyota.com.au/privacy) or using the "unsubscribe" or other optout function offered by the organisation.

Your consent to receive marketing from a OneToyota will be deemed ongoing if you do not opt out when you are offered the opportunity to do so, or unless and until you advise the relevant organisation otherwise.

Data quality - How you may make requests for access and correction of the personal information held about you

We have procedures in place for dealing with and responding to requests for access to, and correction of, the personal information held about you. You may request access to the personal information held about you by contacting us on privacy@pattersoncheney.com.au.

In most cases, we expect that we will be able to comply with your request. However, if we do not agree to provide you access or to correct the information as requested, we will give you written reasons why. For further information, please contact us on privacy@pattersoncheney.com.au.

We will respond to a correction request within a reasonable period of time. We will not charge you for making the request, or for correcting the personal information, or for associating any statement with the personal information. We will provide you with written notice if we refuse to correct the personal information as requested by you. The written notice will set out:

- the reason for refusal (unless this would be unreasonable);
- the mechanisms available to complain about the refusal; and
- any other matter prescribed by regulation.

We will take reasonable steps to ensure that the personal information we use or disclose is accurate, complete and up to date, having regard to the purpose of the use or disclosure. We rely on the personal information we hold about you to efficiently provide our goods and services. For this reason, it is very important that the personal information we collect from you is accurate, complete and up-to-date. To assist us to keep our records up-to-date, please notify us on pcctmarketing @pattersoncheney.com.au of any changes to your personal information.

Current and past employees' personnel files are exempt from the application of the Privacy Act in certain circumstances and therefore are not accessible to the relevant individual. However, should correction of the information contained in personnel files be required the new information needs to be supplied to the Human Resources Department in the required format.

Data breaches

If we suspect that a data breach has occurred, we will undertake an assessment into the circumstances of the suspected breach within 30 days after the suspected breach has occurred. Where it is ascertained that a breach has actually occurred and where required by law, we will notify the Privacy Commissioner and affected individuals as soon as practicable after becoming aware that a data breach has occurred.

Complaints and concerns

We have procedures in place for dealing with complaints and concerns about our practices in relation to the Privacy Act, the APPs and any alleged breach of this Privacy Policy. Our Privacy Officer can be contacted to discuss or attempt to resolve any complaints relating to the collection, storage and use of your personal information. For further information, please contact our Privacy Officer privacy@pattersoncheney.com.au.

We will respond to your complaint in accordance with the relevant provisions of the Privacy Act. Specifically, we will investigate your complaint and respond to you with our findings and our proposed action, within 30 days. If you are dissatisfied with the outcome of the complaint or the investigation, you

may refer your complaint to the Office of the Australian Information Commissioner. For further information, please contact us at Locked Bag 1500, Dandenong South, 3160

Contact

If you would like to access, correct, amend or delete any personal information we have about you, register a complaint, or simply want more information about our Privacy Policy and data protection practices you can contact us at:

Patterson Cheney Pty Ltd Privacy Officer: John Spizzirri 200 Cheltenham Road, DANDENONG, VIC, 3175 AUSTRALIA

Telephone: (03) 9215 2222

E-mail: pcctmarketing@pattersoncheney.com.au

Patterson Cheney Group

Patterson Cheney operates the following dealerships:

- Patterson Cheney Toyota;
- Chadstone Toyota;
- Patterson Cheney Holden;
- Mercedes-Benz Berwick;
- Mercedes-Benz Waverley;
- Patterson Cheney Isuzu Ute;
- Patterson Cheney Trucks Dandenong;
- Westar Truck Centre Derrimut;
- Westar Truck Centre Campbellfield; and
- Central Star Autohaus.

This Privacy Policy was last updated: February 2023