

# **Privacy Policy and Credit Reporting Policy**

*HR – Working with You* 

## **Policy**

## **Background**

United Rentals Australia Pty Ltd (ABN 38 069 244 417) trading as Royal Wolf Australia, a United Rentals Company and Orange Hire, a United Rentals Company; United Rentals New Zealand (1062072) and their related companies (together we, us, our and other similar expressions) are committed to protecting your personal privacy. This Privacy Policy and Credit Reporting Policy tells you how we collect, store, use and disclose your personal information and credit-related information. We encourage you to read this policy carefully so that you understand our information handling practices.

In this policy, the expressions "you" and "your" mean any individual whose personal information is collected, stored, used and disclosed by us, including an individual who is:

- A sole trader customer;
- A member of a partnership which is a customer;
- A director of a corporate customer;
- A guarantor of a customer; or
- A member of the staff of a customer.

## **Personal Information We Collect**

In order to provide our customers with our products and services, we may collect and use personal information about you and others. If we are not provided, or authorised to collect, with all the personal information we request, we may not be able to supply our products and services.

Generally, the type of personal information we collect about you will include your name, mailing address. telephone number, driver licence details (if we need to verify your identity), date of birth, email address, and other contact details.

We may also collect:

- relationship information that helps us do business with you, such as the products and services that interest you, your location, your contact preferences, or company name;
- information provided in response to surveys:
- information provided when submitting any reviews or comments regarding our products or services;
- technical information, such as browser type and version, operating system, and usage details; and
- information you provide when using our equipment.

We do not normally collect or store 'sensitive information', as defined in the Privacy Act 1988 (Cth) or information which is generally considered to be 'sensitive' personal information for the purposes of the Privacy Act 2020 (New Zealand) (e.g. information about ethnic origin, religious beliefs or health). However, where we are required to, we will seek your consent before collecting your sensitive information and inform you of the purpose at the same time.

### **How we Collect Personal Information**

We generally collect your personal information directly from you. For example, we collect personal information about you when you deal with us over the telephone, send us correspondence (whether by letter, facsimile or email), subscribe electronically to our publications or when you have contact with us in person. We may also collect your personal information if you submit a Credit Application to us.

There may be occasions where we need to source personal information about you from a third party. For example, we may collect personal information from a company with whom you work; or a credit reporting body.

We generally collect personal information by way of forms filled out by people, face-to-face meetings, business cards, telephone conversations, from our website or through receiving customer enquiries and emails.

If you provide us with, or authorise us to collect, personal information about another person, you confirm that they have authorised you to provide us, or authorise us to collect, their personal information in accordance with this Privacy Policy and that you have informed them of their rights to access and request correction of their personal information, as set out below.

We may also collect personal information from our related companies.

## Purpose of Collection, Use and Disclosure of Personal Information

We may use and disclose your personal information for the primary purpose for which it is collected, for reasonably expected secondary purposes which are related to the primary purpose and in any other circumstances authorised by the Privacy Act 1988 (Australia) or the Privacy Act 2020 (New Zealand) (as applicable (Privacy Acts). We may disclose your personal information to our related companies.

In general, we may use and disclose your personal information for the following purposes:

- To complete transactions, including your rental or purchase of products and services;
- To conduct our business, including providing our website;
- To market our services;
- To provide customer and account services such as notices regarding products and services or your account/subscription, including expiration and renewal notices;
- To provide information, products or services that you request from us;
- To perform our contractual obligations and enforce our contractual rights, including for billing and collection;
- To comply with our legal obligations;
- To register security interests on the Personal Property Securities Register; and
- To evaluate and improve our products and services, and / or develop new products or services.

We may also inform you of other purposes at the time you provide your personal information to us.

We usually disclose the personal information we collect to our related entities in the United Rentals Group, service providers and contractors, who help us supply our products and services. For example, to our financiers such as Flexirent - contact details available at https://www.shophumm.com/hummgroup/flexirent/ - or to debt collection agencies or credit reporting bodies, such as illion Australia Pty Ltd and illion New Zealand Limited - contact details available at www.illion.com.au/contact-us/ and www.illion.co.nz/contact-us/.

Except where indicated above, we will not use or disclose personal information unless:

- The individual concerned has consented to the use or disclosure:
- The third party is our service provider or contractor, in which case we will require them to keep personal information confidential and secure, and to only use it for the purpose for which it was provided to them;
- The third party is our customer, in connection with services we provide to them;
- The third party is a person involved in a dealing or proposed dealing (including a sale) of all or part of our assets and business;
- The third party is a credit reporting agency, your creditor, banker, financier, credit provider, mortgage insurer or trade insurer:

- We believe disclosure is necessary or appropriate to protect the rights, property, or safety of us, our customers or others; or
- The disclosure is permitted, required or authorised by or under law.

If we act as a credit provider to you, we may report to a credit reporting body an overdue payment from you, providing we have first advised you of the overdue payment in accordance with the Privacy Act, have requested payment from you and you have failed to make payment to us.

#### **Credit Information**

If you are a customer and we give you credit or if you give a personal guarantee in respect of a customer, we may collect credit information or credit eligibility information about you. Credit information and credit eligibility information are particular types of personal information.

The credit information and credit eligibility information we may collect about you includes: identification information; credit liability information; repayment history information; details of any request for your information that we receive from a credit provider, mortgage insurer or trade insurer; the type and the amount of credit sought; default information; payment information; court proceedings information; personal insolvency information; information about any serious credit infringement by you; information disclosed in reports obtained from credit reporting bodies: information from property searches; information provided by trade references.

We generally collect your credit information or credit eligibility information directly from you. For example, if you complete a Credit Application or if you give a personal guarantee in respect of a customer.

We may also collect credit information or credit eligibility information about you from third parties. For example, from your employer, any other organisation with whom you have any dealings, credit reporting bodies, or from publicly maintained records.

The purpose for which we may collect, hold, use and disclose credit information or credit eligibility information about you, is so we can assess whether to extend credit to you or to a customer (if you have given a personal guarantee in respect of that customer).

If we use the services of a credit reporter or debt collection agency, we may exchange credit information about you with those agencies on an on-going basis (including information about your default and repayment history). Those agencies may retain that information and provide that information to other customers who use their services.

If permitted under the applicable Privacy Act, we may disclose credit information or credit eligibility information about you to your employer, any other organisation with whom you have any dealings, credit reporting bodies, other traders in the markets we trade in, our commercial customers, our suppliers and to retailers of our products.

## Storage and Security

We take all reasonable steps to keep secure any personal information (including credit information and credit eligibility information) which we hold about you and to protect your personal information from loss, misuse or unauthorised alteration. Any personal information you provide to us is stored on secure servers owned or operated by us, our service providers or related bodies corporate. We also maintain physical security procedures to manage and protect the use and storage of records containing personal information.

For online transactions, we use reasonable technological measures to protect the personal information that you transmit to us via our site. However, no data transmission over the internet can be guaranteed to be 100% secure. As a result, we cannot ensure or warrant the security of any information transmitted to the website over the internet.

Where we no longer require your personal information for a permitted purpose under the Privacy Act, we will take reasonable steps to destroy it.

### Marketing

We may use personal information to advise the individual concerned of new products, services and marketing initiatives that we think may be of interest to them, where they have opted-in or elected to receive such material. This may include product and service offerings, newsletters and general information about us.

Those who prefer not to receive information about our products and services can ask to be removed from the relevant circulation list by contacting contact us, using the details listed below or, in the case of electronic communications such as email or SMS, using the 'unsubscribe' facility included in the message.

We do not disclose personal information to a third party for the purpose of allowing them to direct market their products or service on an individual, unless individuals have expressly consented to that disclosure.

#### **Access**

If at any time you want to know what personal information we hold about you, you are welcome to request access to that information by contacting us, using the details listed below. However, in certain circumstances, including where:

- the access unreasonably impacts on the privacy of others;
- the request for access is frivolous or vexatious:
- there are existing or anticipated legal proceedings and the information would not be accessible by the process of discovery in those proceedings; or
- such access can be denied under law,

we may deny your request for access. If we deny your request for access, we will let you know why in accordance with the Privacy Act.

## **Quality and Correction**

At all times we strive to ensure that the information we hold about you is accurate, complete and up-todate. If at any time you believe the personal information that we hold about you is incorrect, incomplete or inaccurate, you should let us know. We will use all reasonable efforts to correct the information.

## Website and Cookies

To ensure we are meeting the needs and wants of our website users, and to develop our online services, we may collect aggregated information by using cookies or similar electronic tools.

Cookies are small amounts of information sent from a web server to your computer. These cookies are used to retain login and location information in order to make your experience more convenient and personal. We do not use cookies to track your internet activity before or after you leave our website. No other business has access to our cookies

We do not use this technology to access any personal information of a user in our records and a user cannot be personally identified from a cookie.

## **Changes to our Privacy Policy and Credit Reporting Policy**

As our business evolves our business processes and policies will be reviewed and may be revised. We may change our Privacy Policy and Credit Reporting Policy at any time. We will notify you of any change by posting an updated version of our Privacy Policy and Credit Reporting Policy on our website.

## **Complaints**

We are committed to constantly improving our procedures so that personal information is treated appropriately. If you feel that we have failed to deal with your personal information in accordance with this policy, the principles set out in the Privacy Act or any credit reporting code that applies to us, please contact us, using the details listed below, so we have an opportunity to resolve the issue to your satisfaction.

We will log your complaint and a member of our privacy council will:

- listen to your concerns and grievances;
- discuss with you the ways in which we can remedy the situation; and
- put in place an action plan to resolve your complaint and improve our information handling procedures if appropriate.

## **Disclosure to Overseas Recipients**

We are not likely to disclose personal information to overseas recipients, other than to our related bodies corporate and service providers in the United States, Canada, Europe and New Zealand, and Australia (as applicable), in accordance with the relevant Privacy Act.

#### Contact us

If you require more detailed information about our information handling practices or if you have any concerns about our handling of your personal information, please let us know by contacting us at:

## **Privacy Council**

United Rentals Australia Pty Limited trading as Royal Wolf Australia, a United Rentals Company; or United Rentals Australia Pty Limited trading as Orange Hire, a United Rentals Company (as applicable)

Email: privacy@ur.com

We will endeavour to respond to your concerns as quickly as possible.