

## Privacy and Credit Reporting Policy

Print Management Facilities Australia PTY LTD ABN 66 142 681 114 trading as 'PMFA' is committed to providing quality services to our customers and business partners. This policy outlines our ongoing obligations to you in respect of how we manage your Personal Information.

We have adopted the Australian Privacy Principles (APPs) contained in the Privacy Act 1988 (Cth) (the Privacy Act). The APPs govern the way in which we collect, use, disclose, store, and dispose of your Personal Information.

A copy of the Australian Privacy Principles may be obtained from the website of The Office of the Australia Information Commissioner at [www.aoic.gov.au](http://www.aoic.gov.au)

In addition to this Privacy and Credit Reporting Policy, we may also have specific and additional privacy provisions which apply to certain transactions, activities and promotions. In the event of any inconsistency between the provisions of this Privacy and Credit Reporting Policy and those of other provisions, the specific and additional provisions will prevail.

We believe your business is no one else's. Your privacy is important to you and to us; we will protect the information you share with us. To protect your privacy, Print Management Facilities Australia PTY LTD follows specific principles in accordance with worldwide practices for customer privacy and data protection.

- We will not sell or give away your name, address, phone number, email or any other information to anyone; and
- We will use state-of-the-art security measures to protect your information from unauthorised users.

## **1.0 Collection**

### **1.1 What does Personal Information mean?**

Personal Information can include information or opinion, true or not, about an individual whose identity is apparent or can reasonable be ascertained. Personal Information may also include 'credit-related information'.

'Credit-related information' means:

- 'Credit information', which is information which includes your identity; the type, terms and maximum amount of credit provided to you, including when that credit was provided and when it was repaid; repayment history information, financial hardship information (including information that any repayments are affected by a financial hardship arrangement), default information (including overdue payments); payment information; new arrangement information; details of any serious credit infringements; court proceedings information; personal insolvency information and publicly available information; and
- 'Credit eligibility information', which is credit reporting information supplied to us by a credit reporting agency, and any information that we derive from it.

### **1.2 How do we collect your Personal Information?**

We collect your Personal Information in a variety of ways. These include:

- (a) Information you provide directly to us through contracts and other supporting documentation; and correspondence by telephone, fax, email or through our website <https://www.pmfa.com.au>;
- (b) Information your agent provides to us through the same means;
- (c) Information obtained from external sources including government websites, your website, media and publications, and from other publicly available sources;
- (d) Information from other third parties; and

- (e) Information from cookies.

When you visit our website, we may record anonymous information. This information does not identify you; it registers details about the date, time and duration of your visits and which pages of our website you accessed. This helps us to gauge the usage of our website. We may also use 'cookies'. These are small pieces of information that allow an organisation to track your browser history and customise website information to your specific requirements and interests. You may be able to adjust your internet browser to disable cookies. If you do so, you may not be able to access some areas of our website or take advantage of the improved functionalities that cookies' enables.

### **1.3 What types of Personal Information do we collect?**

The Personal Information we collect includes, but is not limited to:

- (a) Full name;
- (b) Contact details;
- (c) Address;
- (d) Date of birth;
- (e) Place of birth;
- (f) Financial information;
- (g) Information about your business and professional activities;
- (h) Preferences with regards to our products and services; and
- (i) Any other information required in order to provide our services or sell our products to you or other customers.

## **1.4 Notification**

When we collect Personal Information we will explain to you why we are collecting the information and how we plan to use it.

## **1.5 Why do we collect your Personal Information?**

We collect your Personal Information for the primary purpose of providing our services to you. We may also use your Personal Information for secondary purposes closely related to the primary purpose, in circumstances where you would reasonably expect such use or disclosure.

## **2.0 Disclosure of Personal Information**

### **2.1 Who will we disclose your Personal Information to?**

By providing your Personal Information to us either directly or by way of your agent, you authorise us to disclose your Personal Information to your agent or your guarantor/s.

We may disclose your information to third party organisations. The types of organisations to which PMFA usually disclose personal information to include credit reporting agencies, government departments and authorities, insurers and underwriters, contractors, proposed and actual assignees of our assets, our financiers, the servicer of your loan and other third parties associated with PMFA to enable PMFA to carry out our functions, for example, mailing houses, debt collection agencies, mercantile agents, archive companies, valuers, call centre operators, solicitors, accountants, other funders, introducers, brokers and banks.

When we disclose your Personal Information we will do so in accordance with the terms of this Privacy and Credit Reporting Policy.

Your Personal Information may also be disclosed in a number of other circumstances including the following:

- (a) To other third parties where you consent to the use or disclosure;

- (b) In relation to a secondary purpose that is related to the primary purpose where you have consented or would reasonably expect us to use or disclose your Personal Information;
- (c) Where required or authorised by law, and in order to establish, exercise or defend our legal rights or obligations;
- (d) Where it is to fulfil a permitted general situation or health situation under the Privacy Act; and
- (e) Where it is to investigate, prevent or take action regarding illegal activities, suspected fraud or violations of the terms and conditions of our products, services or website.

## **2.2 Direct Marketing**

We may use your Personal Information for direct marketing and for purposes set out in clause 2.1, even where it is impractical for us to obtain your prior written consent. However when we do so, we will provide an express option for you to decline receiving further marketing communications from us.

Unless you inform us otherwise, we may disclose your Personal Information to our sponsors and partners to enable them to provide you with information, materials and promotional opportunities. From time to time you may be contacted by telephone, SMS, mail, email or online so that we can inform you about new products and services, promotions, offers, newsletters, customer surveys, competitions and the like.

## **3.0 Credit-related information**

We exchange credit-related information for the purposes of assessing your application for finance and managing that finance. If you propose to be a guarantor, one of our checks may involve obtaining a credit report about you.

The credit-related information we hold about you may be held by us in electronic form on our secure servers and may also be held in paper form. We may use cloud storage to store this credit-related information.

When we obtain credit eligibility information from a credit reporting agency about you, we may also seek publicly available information and information about any serious credit infringement that you may have committed.

### **3.1 Notifiable matters**

The law requires us to advise you of 'notifiable matters' in relation to how we may use your credit-related information. You may request to have these notifiable matters (and this policy) provided to you in an alternative form.

We exchange your credit-related information with credit reporting agencies. We use the credit-related information that we exchange with credit reporting agencies to confirm your identity, assess your creditworthiness, assess your application for finance or your capacity to be a guarantor, and manage your finance.

The information we may exchange with credit reporting agencies includes your identification details, what type of loans you have, how much you have borrowed, whether or not you have met your loan payment obligations, whether you have entered into a financial hardship arrangement (either with us or some other third party), and if you have committed a serious credit infringement (such as fraud).

If you fail to meet your payment obligations in relation to any finance that we have provided or arranged, or if you have committed a serious credit infringement, we may disclose this information to a credit reporting agency.

You have the right to request access to the credit-related information that we hold about you and make a request for us to correct that credit-related information if needed. See 'Access to Personal Information, Corrections and Enquiries' below for further information.

Sometimes your credit-related information will be used by credit reporting agencies for the purposes of 'pre-screening' credit offers on the request of other credit providers. You can contact the credit reporting agencies at any time to request that your credit-related information is not used in this way.

You may contact the credit reporting agencies to advise them that you believe that you may have been a victim of fraud. Credit reporting agencies must not use or disclose your credit-related information for a period of 21 days after you notify them that you may have been a victim of fraud. You can contact any of the following credit reporting agencies for more information:

- Equifax Pty Limited – [www.equifax.com.au](http://www.equifax.com.au); - contact on 13 83 32; see privacy policy at <https://www.equifax.com.au/privacy>;
- Illion (Australia) Pty Limited – [www.illion.com.au](http://www.illion.com.au) – contact on 13 23 33; see privacy policy at <https://www.illion.com.au/privacy-policy>;
- Experian Australia Credit Services Pty Limited – [www.experian.com.au](http://www.experian.com.au) - contact on 1300 783 684; see privacy policy at <https://www.experian.com.au/privacy-policy-terms-conditions>; and
- Creditor Watch - [www.creditorwatch.com.au](http://www.creditorwatch.com.au) - contact on 1300 50 13 12; see privacy policy at <https://creditorwatch.com.au/privacy>

## **4.0 Data Security**

We guarantee your e-commerce transactions are 100% safe and secure. When you place orders or access your personal account information, you are utilising secure server software SSL, which encrypts your personal information before it's sent over the internet. SSL is one of the safest encryption technologies available.

We take data security very seriously. We take all reasonable precautions to safeguard Personal Information that is held by us, either on file or on computer, from misuse and loss and from unauthorised access, modification or disclosure. To ensure that your Personal Information is secure, we employ a number of security measures including:

- (a) External and internal premises security;
- (b) Mandatory employee confidentiality agreements;
- (c) Computer firewall protection;

- (d) Restricted access to personal files and information;
- (e) Up-to-date technology and computer maintenance to prevent unauthorised access;  
and
- (f) Document handling and shredding procedures with respect to Personal Information.
- (g) All data stored within our database is encrypted at rest

Print Management Facilities Australia PTY LTD strictly protects the security of your Personal Information and honours your choices for its intended use. We carefully protect your data from loss, misuse, unauthorised access or disclosure, alteration, or destruction.

As the internet is not a secure environment, any information you send us electronically via methods such as email or document sharing websites is sent at your own risk.

Our website may contain links which enable you to access other websites. We are not responsible for the content or privacy practices of those sites.

We take reasonable steps to destroy or permanently de-identify Personal Information if it is no longer needed for any legitimate purpose. However, most of the Personal Information is or will be stored in client files which will be kept by us for a minimum of 7 years. This requirement does not apply where the information is contained in a Commonwealth record or where we are required by law or by a court/tribunal order to retain the information.

We will review our information security practices on a regular and ongoing basis in accordance with our responsibilities. We are not responsible for the privacy policies, practices or breaches of any third parties to whom your Personal Information may be disclosed to, including that of your agent and our partners or affiliates.

#### **4.0 Cross Border Data Transfer**

Personal Information which we collect will not be stored with, or disclose to entities located overseas. All information is kept within Australia by Print Management Facilities



Australia PTY LTD, and is therefore governed by the APPs contained in the Privacy Act and the Privacy (Credit Reporting) Code 2024 (Credit Reporting Code).

## **5.0 Policy Updates**

We will update our Privacy and Credit Reporting Policy from time to time. When we change our policy, we will advise you and provide a link to an electronic copy on our website or a hardcopy for you to access.

## **6.0 Access to Personal Information, Corrections and Enquiries**

We will take reasonable steps to make sure that your Personal Information (including credit-related information) is accurate, complete and up-to-date. If you find that the information we have is not up to date or is inaccurate, please advise us as soon as practicable so we can update our records and ensure we can continue to provide quality services to you. You may access the Personal Information we hold about you, for what purposes it is held, and how we collect, hold, use and disclose that, all you need to do is contact us at [admin@pmfa.com.au](mailto:admin@pmfa.com.au). This is subject to certain exceptions. In order to protect your Personal Information we will require identification from you before releasing the requested information.

We will endeavor to handle all requests for access to Personal Information as quickly as possible. In situations where we have provided your information to third parties, you may also contact us to obtain or verify that information.

We are not under any obligation to provide Personal Information to you where we are not required to do so under the APPs. All correction and access requests should be placed in writing and should provide as much detail as possible.

We will not charge any fee for your access request, but may charge an administrative fee for providing a copy of your Personal Information. Whenever we give you access to your personal information, we require you to sign a document acknowledging your access.

We retain the right to deny access to Personal Information where the information may relate to existing or anticipated legal proceedings between you and us, or where access

may be regarded as frivolous or vexatious. If we deny you access to your Personal Information, reasons for that denial will be provided.

## **7.0 Breaches and Complaints**

If you are not satisfied with how we have dealt with your Personal Information, or you have a complaint about our compliance with the Privacy Act, APPs and the Credit Reporting Code, you may contact us at [admin@pmfa.com.au](mailto:admin@pmfa.com.au).

We will endeavour to contact you within 7 days of you making your complaint acknowledging receipt of your complaint. It is our policy to investigate and resolve all complaints (where practicable) within 30 days of receiving the complaint. Where it is a legal requirement to do so, then in the event we need more time to investigate and resolve your complaint, we will notify you as to the reasons why and seek your agreement to extend this 30 day period (if you do not agree, we may then not be able to resolve your complaint).

If you are not satisfied with the response you receive from us, you may contact the Federal Privacy Commissioner by phoning 1300 363 992 or writing to the Director of Complaints:

Office of the Federal Privacy Commissioner GPO box 5218

Sydney NSW 1042