

# Privacy Policy and Credit Reporting Policy

## Definitions

Bay Islands Car Share Pty Ltd (**We, Us, Our**);  
and  
The Member (**You, Your**).

## This policy sets out how we manage:

- Your personal information
- Your credit information and credit eligibility information.

## The information we collect

We may collect and hold personal information that is necessary for our business to function. This includes identifying information such as name, age, gender, telephone number and email address, plus banking/credit card information, driver's licence details, photographs of you (which you will need to submit as part of the application process) and driving history. As part of our service, we will collect necessary data to facilitate the processing of tolls and fuel expenses and will keep this information for a reasonable period of time. The in-car unit installed in cars will track GPS coordinates, which we use to calculate distance travelled by members and to ensure the Vehicle is in the correct location prior to the start of a Booking. This data will be retained for a reasonable period of time. The GPS data will not be disclosed to any other third party, except where we are legally obliged to do so or where it is required for law enforcement.

## How we collect your information

We may collect your information in a number of ways, including:

- Directly from you (such as where you provide information to us when you visit our website, complete an application form or agreement for one of our services, or contact us with a query or request),
- From third parties such as credit reporting bodies (for more details see our Credit Reporting Policy below),
- From publicly available sources of information, or
- From our records of how you use our services. If you choose not to provide certain information about you, we may not be able to provide you with the services you require or accept your application for membership.

## How we hold your information

We may store your 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. We take reasonable steps to maintain the security of your information and to protect it from unauthorised disclosures.

### **Use of Information and Information Verification**

Bay Islands Car Share will use your Personal Information solely for its internal business purposes in connection with the provision of the Our services. That includes use of your information:

- To facilitate our administration and operation of the service;
- To understand better how our users engage with the service;
- To verify your identity and account information, or to conduct appropriate checks for creditworthiness and for fraud checking;
- To process your requests and transactions, to charge and bill you for your use of our service, and to collect any amounts you may owe us;
- To provide you with information or services you request; and
- To inform you about other promotions or products or services we think will be of interest to you.

Bay Islands Car Share will use third party services to verify the Personal Information you provide to us and to obtain additional related information and corrections where applicable.

### **Log Files**

Like many other sites, [www.bayislandscarshare.com.au](http://www.bayislandscarshare.com.au) makes use of log files. The information inside the log files includes internet protocol ( IP ) addresses, type of browser, Internet Service Provider ( ISP ), date/time stamp, referring/exit pages, and number of clicks to analyze trends, administer the site, track user's movement around the site, and gather demographic information. We combine the anonymous information collected through third-party services with personally identifiable information, but only if you provide us with your email address, and only for the purposes of linking your user or member profile to the sites, web pages or advertisements that contributed to your using our website. We use this information to improve our product, advertising and marketing.

### **Maintaining the Quality of your Personal Information**

It is an important part of providing our services to you that your Personal Information is up to date. It is important that you advise us at the earliest opportunity of any changes to your Personal Information so that our records can be updated.

### **Security of Personal Information**

Your Personal Information is stored in a manner that reasonably protects it from misuse and loss and from unauthorized access, modification or disclosure. When your Personal Information is no longer needed for the purpose for which it was obtained, we will take reasonable steps to destroy or permanently de-identify your Personal Information

### **Access to your Personal Information**

You may request access to Personal Information about you that we hold and you may ask us to correct your Personal Information if you find that it is not accurate, up-to-date or complete. You may also make a complaint about our handling of your Personal Information. These services are free of charge. To protect your privacy and the privacy of others, we will need evidence of your identity before we can grant you access to information about you or change it. You can contact us by email at [info@bayislandscarshare.com.au](mailto:info@bayislandscarshare.com.au) or by phone on 0403 378 917.

### **Disclosing Your Information**

We may disclose your Personal Information to third parties:

- Where we sell any or all of our business and/or our assets to a third party;
- Where we are legally required to disclose your information;
- With your consent, when we conduct marketing activities with third parties; or
- To assist fraud protection and minimise credit risk.

### **Changes to This Privacy Policy**

We may change this privacy policy from time to time. When we do, we will post the change(s) on our website. We suggest that you visit our website regularly to keep up to date with any changes.

### **Credit Reporting Policy**

We may collect credit information and credit eligibility information about you.

**How we collect and hold credit information and credit eligibility information about you We collect, hold and use, information:**

We collect, hold and use, information related to your commercial and consumer creditworthiness from Dun & Bradstreet (w: [www.dnb.com.au](http://www.dnb.com.au) | e: [pac.austral@dnb.com.au](mailto:pac.austral@dnb.com.au) | t: 1300 734 806), a credit reporting body, for all purposes permitted by law. By using the site and/or applying to become a member of Bay Islands Car Share, you authorize Us to act as an agent on your behalf in requesting your credit report. This activity is conducted for the purpose of assessing your credit capacity, eligibility or history in connection with an application or an obligation as a guarantor, collecting payments from you, and managing our credit relationship. Credit information relates primarily to your credit-related dealings with us and covers various types of information that can be collected by Credit Reporting Bodies (CRBs) that report on consumer credit worthiness. Credit information includes:

- Identification information
- Basic information about your credit account (for example when it was opened)
- Details about information requests we make about you to CRBs
- Information about certain overdue payments and about serious credit infringements and information about payments or subsequent arrangements in relation to either of these
- Various publicly available information like bankruptcy and credit-related court judgements We may collect credit information about you in any of the circumstances relating to other personal information described above under “How we collect your information”. Credit eligibility information is information equivalent to the kinds listed above that we generally collect from CRBs.

**Your Consent**

By using the site and/or applying to become a member of Bay Islands Car Share, you consent to the collection and use of information as outlined in the above documentation.