

# Privacy Policy

## Your rights with respect to storage and sharing of your personal information

Peak Lubricants Pty Ltd (PEAK) complies with the Privacy Act 1988 (Cth) (Privacy Act) and with the Privacy Principles in the Privacy Act. To the extent

PEAK handles your credit information PEAK will also comply with the Credit Reporting Code.

## What kind of personal information does PEAK collect?

During the provision of its services, PEAK may collect your personal information.

Generally, the kinds of personal information PEAK collects are:

- Contact and identification information such as your name, address, telephone number, email address
- Banking details and/or credit card details where necessary to facilitate direct debit payments
- Credit information being credit related personal information lawfully created and accessible within the Australian credit reporting system
- Credit eligibility information which PEAK obtains from credit reporting bodies

In some circumstances PEAK may hold other personal information provided by you.

## How does PEAK collect personal information?

PEAK collects your personal information directly from you, through the completion of a manual or online form, such as for a commercial trading account with PEAK, an interaction in person or telephone, facsimile, email, post or through the use of the PEAK website. There may be occasions when PEAK collects your personal information from other sources such as from a credit reporting body.

## Why does PEAK need your personal information?

PEAK collects, holds, uses and discloses your personal information where it is reasonably necessary for the purposes of:

- Distributing and delivering goods
- Assessing a credit application
- Administering a trading account
- Providing quotes and proposals
- Accounting, billing and other internal administrative purposes
- Identifying and informing you of products and services that may be of interest to you from PEAK
- Assessing your application for employment with PEAK or otherwise for the purpose of engaging you as a contractor or consultant
- Any other legal requirements including to lodge security interests on the Personal Property Security Register in accordance with *Personal Property Securities Act 2009* (Cth).

Where personal information is used or disclosed, PEAK takes steps reasonable in the circumstances to ensure it is relevant to the purpose for which it is to be used or disclosed. You are under no obligation to provide your personal information to PEAK. However, without certain information from you, PEAK may not be able to provide its products and/or services to you.

## To whom does PEAK disclose your personal information?

PEAK may disclose your personal to:

- PEAK employees and third parties engaged to perform administrative or other services
- PEAK professional advisors, contractors, consultants, bankers and related bodies corporate
- Debt collection agencies
- Regulatory bodies.

Such disclosures are made on a confidential basis or otherwise in accordance with law.

## Direct marketing

PEAK may use and disclose your personal information in order to inform you of products and services that may be of interest to you. In the event you do not wish to receive such communications, you can opt-out by contacting PEAK or through any opt-out mechanism contained in any marketing communication sent to you.

## Security of your personal information

PEAK takes steps reasonable in the circumstances to ensure that the personal information it holds is protected from misuse, interference and loss and from unauthorised access, modification or disclosure. PEAK holds personal information in both hard copy and electronic forms in secure databases on secure premises, accessible only by authorised staff.

## Can you access and correct the personal information that PEAK holds about you?

PEAK takes steps reasonable in the circumstances to ensure personal information it holds is accurate, up-to-date, complete, relevant and not misleading. Under the Privacy Act, you have a right to access and seek correction of your personal information that is collected and held by PEAK. If at any time you would like to access or correct the personal information that PEAK holds about you, or you would like more information on PEAK' approach to privacy, please contact PEAK

To obtain access to your personal information:

- You will have to provide proof of identity to ensure that personal information is provided only to the correct individuals and that the privacy of others is protected
- PEAK requests that you be specific about the information you require
- PEAK may charge you a reasonable administration fee, which reflects the cost to PEAK, for providing access in accordance with your request.

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